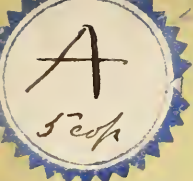


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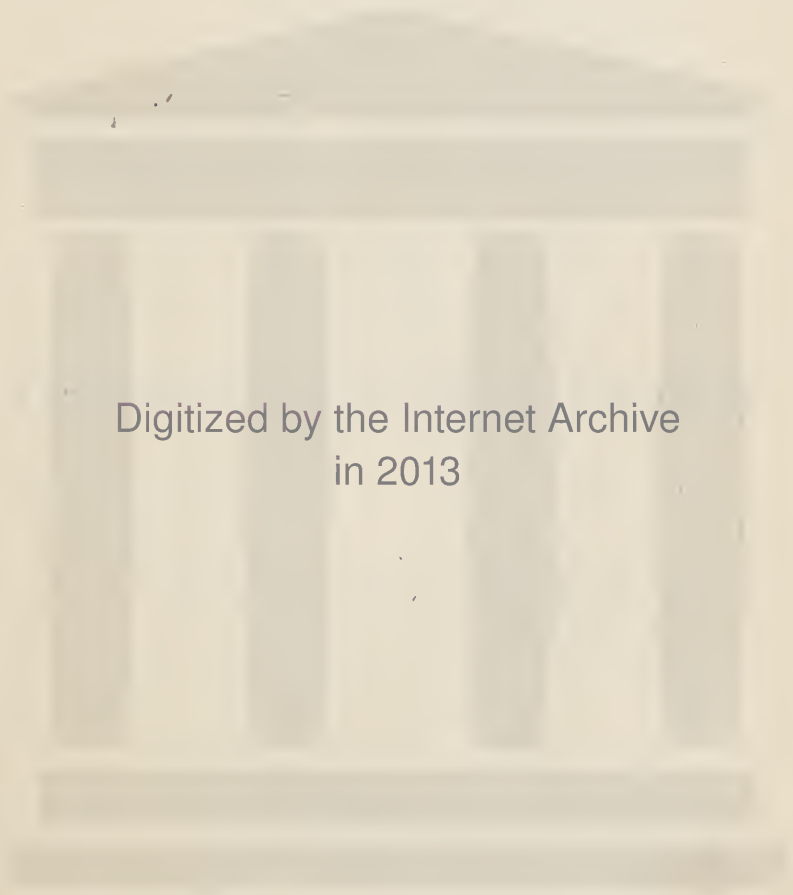


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NINETEENTH
ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts,

JANUARY 1, 1874.

Part I.

FIRE AND MARINE INSURANCE.

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NINETEENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART I.

FIRE AND MARINE INSURANCE.

To the Honorable the Senate and House of Representatives.

In February, the Legislature received from this Department a Summarized Report showing the condition of all Insurance Companies authorized to transact a fire or marine business in this Commonwealth. The present Report, being Part First of the Nineteenth Annual Report from this Department, relating to Fire and Marine Insurance, exhibits in detail the financial affairs of the same Companies, as rendered for the year ending December 31, 1873.

But preceding the Detailed Statements of these affairs will be found a review of the year's experiences, with papers devoted to the consideration of a few of the more important and pressing topics which have been suggested thereby. Following the latter is a series of tabulations exhibiting in comprehensive form a variety of data, essential to a full and intelligent understanding of the progress and present condition of the business. In these Statistical Tables, fifteen in number, every underwriter, at least, will find instructive information and suggestive results. In view of the insurance history of the last three years, so exceptional and startling in its character, these all possess more than usual interest. To the insured and the insuring, their lessons are both pertinent and pregnant.

STATISTICAL TABULATIONS.

The tabulated statistics, or summary, exhibiting the business affairs and condition of the Companies writing fire and marine risks in Massachusetts, and covering nearly forty pages, will be found in connection with and following the text of the present Report. These are embraced in a series of Tables, Nos. I. to XV., showing the Capital, Assets, Liabilities and Surplus, Income and Expenditures, Premium Receipts and Losses, Risks written and outstanding, together with numerous other items of statistical interest and value in connection with the business transacted by each Company, and as aggregated for the year. The information which these Tables communicate is so conveniently arranged for reference, that any special recapitulation here is unnecessary.

COMPANIES ADMITTED AND WITHDRAWN.

The number of Insurance Companies authorized to write fire and marine risks in Massachusetts at the close of the last Annual Report, was one hundred and ninety-two. Twenty more have since been admitted, and ten have left the field. As the net result, two hundred and two such Companies are authorized in the State upon the publication of this Report, and their local classification is as follows:—

Massachusetts, 87; New York, 48; Pennsylvania, 12; Connecticut, 9; Rhode Island, 7; New Jersey, 7; Missouri, 4; Ohio, 3; Illinois, 3; Wisconsin, 2; Tennessee, 2; Maine, New Hampshire, Indiana, Minnesota, Kentucky and California, one each; foreign countries, 12.

One hundred and sixty-two of these do a fire; twenty-six, a fire and marine; and fourteen, a marine business; and one hundred and thirty-three of the whole number are Stock, and sixty-eight are Mutual Companies. Besides these, two others represented in the present Report, are also authorized in the State: the Hartford Steam-Boiler Inspection and Insurance Company, for many years familiar to Massachusetts patrons; and the United States Plate-Glass Insurance Company, of Philadelphia, the first and only Company of its class authorized in the State, though a competitor, the Metropolitan Plate-Glass Insurance Company, of New York, is proposing to share in that branch of Massachusetts business.

COMPANIES ADMITTED.

The following are the Companies admitted since the last Report :—

NAME OF COMPANY.	Location.	Date of Admission.
Atlas, ...	Hartford, Conn., .	July 26, 1873.
New Orleans Mutual Ins. Assoc'n,	New Orleans, La., .	Aug. 28, "
Clay Fire and Marine, ...	Newport, Ky., . .	Sept. 17, "
Equitable Fire, ...	Nashville, Tenn., .	24, "
Franklin, ...	Indianapolis, Ind.,	Oct. 22, "
People's, ...	Memphis, Tenn., .	30, "
Western Assurance, ...	Toronto, Canada, .	Nov. 5, "
Globe, ...	Chicago, Ill., . . .	10, "
Atlantic and Pacific, ...	Chicago, Ill., . . .	19, "
Ridgewood, ...	Brooklyn, N. Y., . .	25, "
U. S. Plate-Glass Insurance Co.,	Philadelphia, Pa., .	Dec. 8, "
Mill-Owners', ¹	Boston, ...	27, "
Farragut Fire, ...	New York, N. Y., .	Jan. 17, 1874.
Safeguard, ...	New York, N. Y., .	26, "
Rochester German, ...	Rochester, N. Y., .	Feb. 27, "
Amity, ...	New York, N. Y., .	April 7, "
St. Louis, ...	St. Louis, Mo., . .	8, "
Manufacturers', ...	Newark, N. J., . . .	10, "
Ins. Co. of the State of Pennsylv'a,	Philadelphia, Pa., .	18, "
American (Mutual), ...	Newark, N. J., . .	24, "

COMPANIES WITHDRAWN.

The following Companies have ceased business in Massachusetts, either voluntarily or under revocation of authority⁶ :—

NAME OF COMPANY.	Location.	Date of Withdrawal.
Ins. Co. of the State of Pennsylv'a, ²	Philadelphia, Pa., .	June 4, 1873.
No. Missouri, ³	Macon, Mo., . . .	Nov. 11, "
New Orleans Mutual Ins. Assoc'n, ²	New Orleans, La., .	24, "
Merchants' Marine, ²	Bangor, Me., . . .	26, "
Arctic Fire, ²	New York, N. Y., .	Jan. 1, 1874.
Tradesmen's, ⁴	New York, N. Y., .	1, "
Union, ⁴	Bangor, Me., . . .	1, "
Union Mutual, ⁴	Philadelphia, Pa., .	1, "
Naumkeag, ⁵	Salem, ...	—
Pemberton, ⁵	Lawrence, ...	—

¹ Organized under the general law of 1872.

² Voluntarily withdrawn.

³ Authority revoked.

⁴ Withdrew in consequence of insufficiency of capital, the law of 1872 requiring \$200,000.

⁵ Voluntarily closing up.

⁶ In addition to those named, the Gloucester Mutual Fishing Insurance Company has failed to report itself as doing business.

BUSINESS REVIEW OF THE YEAR 1873.

The record of insurance for the past year, as gathered from the returns of Companies doing business in Massachusetts, does not indicate any marked degree of prosperity. It does exhibit, however, a healthy reaction in some departments of the business, with many points of encouragement touching the future. Among the latter may be mentioned the successful efforts which are being made by its active managers, to reduce to practice the lessons drawn from the experiences of past years, and thus place the insurance interest of the country upon a sounder basis. In these efforts they have been ably seconded by the Legislature and municipal governments of this Commonwealth, as well as of other States, in carrying into effect much needed local reforms and building improvements, by increasing the efficiency of their fire departments, and in various other ways diminishing the physical and moral hazards of conflagration.

Though the summing up of insurance statistics for the year 1873, exhibits a considerable diminution in the volume of business as compared with that of the two years immediately preceding, there is a decided improvement in the pecuniary results of that business. While fires and marine disasters have been of frequent occurrence, there have been no sweeping conflagrations, like those of Chicago and Boston, nor any great mortality of Companies or serious impairment of insurance capital, such as characterized the record of those memorable disasters. The amount of such capital represented in Massachusetts has been considerably increased during the year, while the ratio of losses to premium receipts, as well as to risks written, has been materially reduced.

The falling off in business, however, is more apparent than real, it being in large measure due to the immense amount of re-insurance necessarily effected after the great fires of 1871-'72, on unburned risks covered by lapsed policies, and which helped to swell the returns of surviving Companies during those years, thus making the business of 1873 appear small in comparison. The unavoidable delay in rebuilding the burned districts of Boston and Chicago, has also contributed to the same result; and, possibly, the enhanced cost of poli-

cies may, in some cases, have induced owners to dispense with protection, or to insure their own property.

The deficiency referred to is most conspicuous in the returns of Companies chartered in other States and countries. These have generally diminished their risks and losses, while increasing their premium receipts. The late disastrous experience of Foreign Companies doing business in this country, particularly, has induced them to exercise the greatest caution in writing American risks, and leading in some cases to an extensive cancellation of policies. But the business of Massachusetts Companies for 1873 exhibits an apparent increase, due not only to their general recuperation and recovery of local patronage, but also to the fact that a large amount of business transacted by the failed Companies does not appear in the returns of 1872. But irrespective of the latter circumstance, the manifest growth of local business is the more gratifying, in view of the fact that the operations of many of the newly organized Home Companies cover but a portion of the year under review.

It will be seen by reference to the tabulated statistics contained in this volume, that the paid-up insurance capital represented in this State, December 31, 1873, by one hundred and twenty-seven Companies, amounted to \$52,197,870, against \$48,352,083 at the close of 1872. To the former may also be added \$1,440,000 more from seven of the Companies admitted to the State since January 1, 1874, thus increasing the paid-up capital now represented to \$53,637,870. The increase of \$5,285,287 is largely due to the admission of Companies from abroad, only about a million having been added by Home Companies.

The aggregate net assets held by all these Companies foot up \$86,981,245, against \$73,782,628 at the close of 1872.

During the year they have written more than six thousand five hundred and fifty millions of fire and marine insurance, and have nearly six thousand millions outstanding at its close. But these aggregates include with the business of the American Companies only that done in 1873 by the United States Branches of the Foreign Companies. The customary full returns for 1873, not yet received from the home offices of the latter, would probably add nearly two thousand millions

more to each aggregate. But even this would show a decrease of several thousand millions, as compared with the business of 1872.

The aggregate amount of cash premiums received on risks written by these Companies (including their foreign business), foots up \$84,017,278, against \$89,302,605 for 1872—a decrease of \$5,285,327.

Their paid losses amount to \$61,524,120, against \$79,028,027 for 1872—a decrease of \$17,503,907. Hence, the ratio of their paid losses to premium receipts for 1873, is 73.23 (or 66.24, if we confine the computation to American business alone), against 88.5 for 1872—not counting the *unpaid* losses of failed Companies then in process of liquidation. This ratio for 1873 would be still further reduced by excluding all losses *incurred* in 1872. But the returns are, in many instances, so necessarily complicated with the business transactions and results of the previous year, that the losses paid appear to be considerably in excess of those actually incurred. This is especially true in the case of the Home Mutuals and the outside agencies doing business in Massachusetts at the time of the Boston fire.

As now organized the business of insurance is, in a peculiar degree, a business which must be prosecuted through intermediary channels or agencies. This, in the very nature of the case, seems to be an inevitable condition; unless, indeed, a Company is content to limit its operations to its own immediate locality, and be satisfied with such patronage as may voluntarily offer itself. But in the present strife for business, very few Companies, we opine, would willingly accept the latter situation; for, although the race is not always to the swift, nor the battle to the strong, they would hardly care to ignore the existing regime so far as to incur the risk of almost certain discomfiture and defeat. Yet, indispensable as auxiliary coöperation appears to be, the system as at present existing is believed to be in many respects open to serious criticism.

If any doubt exists as to the correctness of this view, a reference to the statistics of the year will compel the conclusion that the business is prosecuted at too great an expense,

both to the underwriter and the property-owner, and that greater economy in its methods and agencies is one of the pressing demands of the time. It is urged that unless something can be done to check the tendency to extravagance and superfluous expenditure in this particular direction, the time may ultimately come when the protection afforded by insurance will become a luxury too costly for the majority of property-owners to indulge in.

In support of this view, it would seem only necessary to cite a few notable illustrations. The Massachusetts Joint-Stock Companies expended, last year, upwards of \$287,000 for the single item of "brokerage and commissions on premiums." This is almost nine per cent. of their entire premium receipts, nearly three times the whole amount of their dividends to stockholders, and more than the sum of all salaries paid to their officers and employes, combined with that of their State and local taxes. Turning to the statements of Joint-Stock Companies from other States, we find the same item for 1873 amounts to very nearly seven millions of dollars, which is twelve and a half per cent. of their premium receipts, nearly three times the amount of their dividends, and one-and-a-half times the sum of their official salaries and taxes. This important item of expense figures still more strikingly and disproportionately in the returns of Foreign Companies, leaving them in the aggregate but a very meagre margin of net income from their current business.

While these figures appear large in their aggregated relation, there are many Companies whose ratios of brokerage and commission are commendably small. Moreover, it cannot be denied that some of the largest and most successful Insurance Companies in this and other countries have acquired their growth and usefulness under this very system of operation, while their patrons have been served at fair and reasonable rates. Nor are these wholly exceptional cases, since many Companies and their intermediary correspondents are coöperating with mutual purpose in the interest of genuine reform. Yet there exist extravagances which demand effectual correction, and in view of this condition of things it can hardly be wondered that insurance stockholders complain of small returns, and policy-buyers of high rates. The present

system, fostered in its continued growth and usurpation by an unhealthy competition, will not be likely to reduce the cost nor extend the benefits of actual protection. Without modification or reform, it may even overshadow and destroy the interest from which it draws its own sustenance.

These suggestions have been prompted by no hypercritical spirit, nor are they ventured in any interest other than that of equity and prosperity. The important subject which they cover is beset with many difficulties and embarrassments, in which both Companies and their representatives are mutually involved. How or in what way a more economical system can be inaugurated with advantage to the former and justice to the latter, is a matter requiring mature and wise consideration. Experienced and cautious underwriters have suggested various methods, looking among others to a combination of representative agencies, particularly in the larger centres of business and population, to be compensated by salaries liberally graduated as business and locality may warrant. Other plans are also suggested; but whether, amid the strifes and jealousies of competition, any improvement is possible, is a question which mutual interest and coöperation can best solve.

Of course, the fire insurance business of Massachusetts, during the past year, has continued to an unusual extent in the hands of outside Companies, owing to obvious causes which, for awhile, gave them almost a monopoly of the field. These were the unprecedented lapse of policies after the great fire of 1872, necessitating an immediate re-insurance of the unburned risks covered by them, combined with the temporarily disorganized and prostrate condition of our home insurance business. Unjust prejudice and lack of public confidence growing out of this untoward event, also, helped to alienate patronage from surviving Home Companies, and turn it over to the agencies representing those of other States and countries. Consequently the latter have not only increased their premium receipts, but have also diminished their ratio of losses, as compared with those of the previous year.

But the adverse circumstances which, in this respect, inured so largely to the advantage of Companies from abroad,

swelling their current receipts to an unusual volume, were not without a compensating influence as regards the sufferers. They paved the way for long needed reforms, which must be of lasting benefit to our home insurance interest, and aid its permanent re-establishment in public confidence and favor. Not only has that interest been re-organized upon a broader and stronger basis, and resumed business under more favorable auspices, but its managers have inaugurated a system of classification and rating of risks, which, by discriminating in favor of the careful builder, may enable him to reduce the cost of his insurance to a minimum lower than the average of ante-war rates. It is claimed by its originators that this system will make a more equitable distribution of the burdens of insurance, so that the good risks will no longer be compelled to carry the bad, and that, by diminishing the hazards of conflagration, it gives promise of good results in reducing the average cost of policies. Without arguing this point, however, it is evident that in moulding the plans and details of current building operations, particularly in the burnt districts of Boston, it has proved a powerful auxiliary to the building law enacted by the Legislature of 1872, in remedying defects in its provisions, and supplying safeguards which it omitted.

Notwithstanding the sharp competition which must always exist between local and remote Companies, the results of the business, as developed in the renewal of old policies, and the negotiation of new risks daily coming into market to be written, show a very fair distribution of insurance patronage. Under proper limitations as to amount and locality of risks, and with knowledge of those intrusted with its management, home insurance is rapidly regaining any loss it may have sustained in prestige and success by the great disaster of 1872; and with returning confidence and an enlarged base of operation, it will ere long fully resume its wonted sphere of usefulness to the community. It cannot fail to do this, and even more, if its representatives shall truly and honestly labor to reduce the actual *cost*, rather than to enhance the *price* of insurance, and shall in all other respects faithfully adhere to the conservative line of policy indicated by the lessons of our great urban conflagrations.

THE MASSACHUSETTS RECEIVERSHIPS.

The affairs of thirty Massachusetts Insurance Companies, twenty-four Stock and six Mutual, have been in process of settlement, during the past year, under the direction of Receiverships appointed by the State courts. Twenty-six of these Companies were rendered insolvent by the Boston fire of 1872, and two by the Chicago fire of 1871. The remaining two, the Shawmut and the Monitor, failed for lack of financial and business vitality, years before; the affairs of the latter, under a Receivership of three years, being now nearly adjusted, and those of the former, under a Receivership of *fourteen* years, having at last reached a final account. One other Company, the Independent, of Boston, which succumbed under the Chicago calamity, went into the hands of assignees under the bankrupt law of the United States.

The Receivers of fourteen of the twenty-six Companies crushed by the Boston fire have rendered their final accounts, averaging about a year each in the discharge of their service. Those of the remaining twelve are fast closing their labors. Reference to the statistics which we append indicates faithful and judicious management in the conversion and application of assets, and we doubt if any better results have ever attended insurance settlements under such auspices.

Accounts Unsettled.

From the returns of Receivers who have not rendered their final accounts we select, as follows, some of the more important items. In most or all of these cases the percentage of dividends already paid, will be increased in the closing result.

The following Stock Companies were rendered insolvent by the Boston fire:—

Boylston Fire and Marine Insurance Company, Boston.

Amount realized from Assets to February 1, 1874,	. . .	\$869,041 75
“ of claims for losses allowed,	. . .	1,873,734 00
“ “ “ “ return premiums (fire),	. . .	54,091 78
“ “ “ “ “ “ (marine),	. . .	24,652 62
“ “ all other claims allowed,	. . .	1,450 18
Percentage of dividend paid to date,	. . .	40 per cent.
Cash on hand February 1, 1874,	. . .	\$52,648 32
Assets “ “ “ “ estimated,	. . .	92,000 00
Alabama claims, about \$100,000.		

Franklin Insurance Company, Boston.

Amount realized from Assets as far as disposed of, . . .	\$496,165 19
“ of claims for losses allowed, ...	2,051,623 18
“ “ “ “ return premiums allowed, ...	120,437 84
Percentage of dividend paid on losses, ...	20 per cent.

Manufacturers' Insurance Company, Boston.

Amount realized from Assets, ...	\$1,507,185 67
“ of claims for losses allowed, ...	1,685,551 92
“ “ “ “ return premiums allowed, ...	134,640 21
“ “ other claims allowed, ...	914 59
Percentage of dividend paid, ...	70 per cent.
Cash on hand April 1, 1874, ...	\$148,350 44

Merchants' Insurance Company, Boston.

Amount realized from Assets as far as disposed of, . . .	\$801,694 99
“ of claims for losses allowed, ...	2,513,586 31
“ “ “ “ return premiums allowed, ...	50,143 47
“ “ all other claims allowed, ...	2,427 39
Percentage of dividend paid on losses, ...	30 per cent.

National Insurance Company, Boston.

Amount realized from Assets, not including premium notes amounting to \$60,708.11, of uncertain value, ...	\$560,694 63
Amount of claims for losses allowed, ...	1,210,924 44
“ “ “ “ return premiums allowed, ...	175,635 89
Percentage of dividend paid, ...	38 per cent.

Neptune Insurance Company, Boston.

Amount realized from Assets, ...	\$782,430 98
“ of claims for losses allowed, ...	2,136,654 24
“ “ “ “ return premiums allowed, ...	55,433 01
“ “ other claims allowed, ...	1,995 00
Percentage of dividend paid on losses, ...	33 per cent.
“ “ “ “ return premiums (final), ...	33 $\frac{1}{2}$ “

Prescott Fire and Marine Insurance Company, Boston.

Amount realized from Assets, ...	\$441,461 53
“ of claims for losses allowed, ...	645,435 49
“ “ “ “ return premiums allowed, ...	46,419 65
Percentage of dividend paid on losses, ...	45 per cent.
“ “ “ “ return premiums (final), ...	50 “

REPORT OF THE

Washington Insurance Company, Boston.

Amount realized from Assets, ...	\$843,744 58
“ of claims for losses allowed (fire), ...	1,000,866 27
“ “ “ “ “ “ (marine), ...	25,715 69
“ “ “ “ return premiums allowed (fire), ...	30,981 34
“ “ “ “ “ “ (marine), ...	465 06
“ “ all other claims allowed, ...	11,306 66
Percentage of dividend paid, ...	75 per cent.
Assets on hand, not including Alabama claims (estimated), ...	\$119,227 00

The following Mutual Companies were rendered insolvent by the Boston fire :—

Boot and Shoe Manufacturers' Mutual Fire Insurance Co., Lynn.

Amount realized from Cash Assets, ...	\$19,319 20
“ of deposit notes, ...	52,307 67
“ of assessment upon contingent liability, ...	11,158 96
“ collected from notes and assessments, ...	55,898 55
“ of claims for losses allowed, ...	60,343 72
Percentage of dividend paid thereon, ...	90 per cent
A further dividend of 10 per cent. will probably be made.	

Mechanics' Mutual Fire Insurance Company, Boston.

Amount realized from Cash Assets (not including notes), ...	\$657,304 71
“ of deposit notes with interest thereon, \$442,288 21	
“ realized thereon to date (April 1, 1874), ...	373,337 50
“ of assess'nt upon contingent liability, \$492,712 06	
“ realized thereon to date, ...	409,625 87
“ of claims for losses allowed, ...	1,316,919 14
Percentage of dividend paid, ...	85 per cent.
A further dividend in full is about to be paid.	

Massachusetts Mutual Fire Insurance Company, Boston.

Amount realized from Cash Assets, ...	\$536,472 62
“ of assess'nt upon contingent liability, \$871,556 68	
“ realized thereon, ...	827,331 09
“ of claims for losses allowed, ...	1,266,464 25
Percentage of dividend paid, ...	100 per cent.

Union Mutual Fire Insurance Company, Boston.

Amount realized from Cash Assets, ...	\$273,662 72
“ of deposit notes including int. thereon, \$187,788 65	
“ realized thereon, ...	168,916 39
“ of assessment on contingent liability, \$459,704 26	
“ realized thereon, including interest, ...	418,810 60
“ of claims for losses allowed, ...	1,137,036 47
Percentage of dividend paid to date, ...	70 per cent.

The following Companies were rendered insolvent by the Chicago fire :—

Hide and Leather Insurance Company, Boston.

Amount realized from Assets to April 9, 1874, ...	\$396,865 73
“ of claims for losses allowed, ...	740,242 70
“ “ “ “ return premiums allowed, ...	76,909 04
“ “ all other claims allowed, ...	5,884 33
Percentage of dividend paid to date, ...	45 per cent.

New England Mutual Marine Insurance Company, Boston.

Amount realized from Assets to April 1, 1874, ...	\$870,938 67
“ of claims allowed, ...	1,075,213 98
Percentage of dividend paid, ...	75 per cent.
A further dividend of two to five per cent. probable.	

The two following Companies were in the hands of Receivers prior to the Chicago fire :—

Monitor Mutual Fire Insurance Company, Boston.

Amount realized from Cash Assets, ...	\$1,041 23
“ of deposit notes, ...	17,876 36
“ collected thereon to March 30, 1874, ...	11,328 32
“ of claims for losses allowed, ...	6,261 42
“ “ other claims, including return prem's, allowed, ...	10,304 03
Percentage of dividend paid, ...	50 per cent.
A further dividend of about 30 per cent. will soon be made.	

Shawmut Mutual Fire Insurance Company, Boston.

The final account of the Receiver in this case shows the following items :—

Amount of Assets received, ...	\$2,739 70
“ realized therefrom, ...	73 73
“ assessed on policy-holders, ...	37,000 00
“ received therefrom, ...	14,000 00
“ of claims for losses allowed, ...	13,892 41
Percentage of dividend paid, ...	53 $\frac{3}{4}$ per cent.

Final Accounts.

The Receivers of the fourteen Companies named in the following tabulation have rendered their final accounts, and the affairs of each are thus closed. The results will be scanned with interest.

REPORT OF THE

NAME OF COMPANY.		Realized from Assets.	Claims for Losses Allowed.	Claims for Return Premiums Allowed.	All other Claims Allowed.	Percentage of Dividends Paid.	Expenses.	Compensation of Receivers.
Boston,		\$714,590	\$1,245,498	\$33,672	—	53 $\frac{3}{4}$	\$7,350	\$13,460
Bay State,		368,118	308,549	83,619	\$1,493	89.7	5,442	7,208
City,		406,001	657,160	23,443	1,840	57 $\frac{1}{2}$	5,373	8,223
Eliot,		714,205	1,607,943	73,077	166	41 $\frac{3}{10}$	6,059	10,639
Exchange,		274,739	651,993	45,013	2,462	37	4,685	9,905
Firemen's,		1,181,338	2,647,044	168,349	—	41 $\frac{2}{10}$	5,927	15,469
Howard,		405,599	822,879	45,058	1,863	44 $\frac{4}{10}$	7,686	6,500
Lawrence, of Boston,		328,072	721,542	26,566	11,709	40 $\frac{1}{2}$	5,331	8,541
Mutual Benefit,		304,840	1,016,604	79,858	—	26 $\frac{7}{10}$	4,085	8,000
North American,		727,131	976,606	78,943	9,350	64 $\frac{7}{10}$	6,101	12,000
People's,		852,547	788,215	339,124	4,739	73 $\frac{6}{10}$	9,364	11,709
Shoe and Leather Dealers',		604,756	1,713,676	71,438	1,620	31 $\frac{3}{10}$	7,022	8,874
Suffolk,		268,486	655,801	38,263	2,797	33 $\frac{55}{100}$	5,300	7,842
Tremont,		260,127	644,166	42,996	1,024	36	3,995	8,342
		\$7,410,549	\$14,457,676	\$1,149,419	\$39,063	44.35	\$83,720	\$136,712

In some cases the Receivers, in their original returns to the Court, reported the assets coming into their hands at par value, and in others at market value. Consequently the increased amounts realized in the conversion of assets into cash, exhibit wide differences of ratio. The aggregate amount thus realized was nearly \$600,000 in excess of that first reported, the excess accruing partly from the difference between par and market values, and partly from the judicious disposal of mortgages and other securities of a miscellaneous character. The notorious shrinkage of assets in so many similar cases of insolvency, renders the contrast especially gratifying.

It will be seen that of the total claims for losses, return premiums, etc., allowed, amounting to \$15,646,158, with assets amounting to \$7,410,549, an average dividend of 44.35 per cent. has been paid, the percentage by Companies ranging from 26.70 to 89.70, the latter paid by the Bay State, of Worcester. Next come the People's, of Worcester, 73.60; the North American, of Boston, 64.70; the City, also of Boston, 57.50, and others with smaller amounts. The compensation of the Receivers of these fourteen Companies averages less than two per cent. on the aggregate amount of assets; while the average ratio of expenses incurred in the settlement is but a fraction over one per cent., the combined ratio of compensation and expenses being less than three per cent. There certainly can be no reason to complain that the work has not been cheaply performed. That it has been faithfully and honorably done, is equally certain.

FIRE DISTRICTS—LIMITATION OF RISKS—TARIFF RATES.

The provisions of the general law of 1872, limiting the amount of risk which Companies may carry within given districts, have scarcely been in operation long enough to develop the practical results which they were designed to secure. The limitation, it will be remembered, restricts the risks within certain lines to the net assets of the Company holding the same, its application being intended for the protection of both assured and assurant, particularly in large and closely packed centres of population and business. The burned dis-

tricts of Boston, in which, before the great fire of 1872, the observance of such a law might have yielded beneficial results, have not yet been so far rebuilt and reoccupied as to test its practical working. In other words, no embarrassment has arisen from lack of ability to cover all property requiring protection, the net assets of Companies authorized to write risks in these districts having had ample margin for that purpose. Yet other considerations have interposed much difficulty in obtaining needed insurance—among them the large reduction of lines by most of the Companies represented in the State, and also the unwillingness of property owners to accede to established rates.

But how far and how rigidly tariff rates are to be enforced is just now a matter of great doubt, especially in view of the notorious fact that numerous underwriters solemnly pledged to their maintenance are, *sub rosa*, accepting risks at very much lower prices. Unless the National Board and its local auxiliaries are able to sustain the difficult position which they have assumed in this behalf, and thus control competition and compel acquiescence, it can hardly be expected that any schedule of rates will be exempt from demoralization.

Only ten of the municipalities of the Commonwealth—seven cities and three towns—have complied with the law requiring an apportionment of their territory into fire districts. This Department has therefore considered all others as embracing each one district, and Companies have made their returns accordingly. A statement of the amount at risk in each district, December 31, 1873, has been required, and every Company has rendered prompt and cheerful compliance, not only with this but with all other requirements which the laws have rendered necessary. It appears from the returns thus made, that in no city or town district is an *authorized* Company carrying risks in excess of its net assets. In every case some margin remains, and in most instances, particularly outside of Boston, there are large margins for additional risks. Even within the Boston districts, if disposed to use their ability under the law, many Companies could add very largely to their present lines.

THE PRESENT EXIGENCIES OF FIRE INSURANCE.

Necessity of Reducing its Cost.

To-day, the political economist is brought face to face with the remarkable fact, that while the business of fire underwriting, in this country, is barely remunerative, and fails to attract the requisite amount of capital needed to give health and solidity to its rapid growth, the protection which it affords the property-owner is only obtainable at a cost which, to say the least, is burdensome, and, in many cases, a serious obstacle to industrial and commercial enterprise. This is not strange, since the cost of the insurance is an element which enters into the price paid by consumers of all commodities.

It will be seen by reference to the tabulated returns contained in this Report, that only one or two of the Stock Companies organized under the general law of Massachusetts [acts 1872, ch. 375] have as yet been able to earn a dividend, although their affairs have been well and prudently managed, and no great disaster has overtaken them. And yet there is a feeling in the community—particularly in that portion of it which will not take pains to trace the connection between cause and effect—that the premium rates now charged on ordinary city risks are exorbitant, and likely to prove a serious drawback to the growth and prosperity of the great business interests of the Commonwealth. Precisely how far this feeling is warranted by actual experiences, is not the purpose of this discussion to consider. But one thing must be admitted, viz.: that, however unavoidable they may be,—if indeed they are,—these high rates operate as an inducement for many to leave their property wholly unprotected, or to buy *cheap* policies offered by irresponsible venders, and representing very questionable security.

Under a normal condition of things, including proper safeguards against fire, such as exists even in compactly built and densely populated Europe, the benefits of insurance are widely diffused and placed within the reach of all, at moderate cost, as they should be. But in this country, the protection afforded by a fire policy, although no less a necessary adjunct of our civilization and national development, threatens to become a luxury obtainable only by the few. Here is an evil to be

remedied, and a problem to be solved. How shall we address ourselves to the task? for it is one that must be undertaken, and not evaded.

In the first place, we may assume, as a general proposition, that the average rates of fire underwriting have been advanced to a maximum range, which it will neither be safe nor necessary to exceed; and that, in the future, underwriters must look for their profits, not so much to the high prices asked for their policies, as to a reduction of their *actual cost*. To this end, it is but just to say that they have already inaugurated important measures of economy and reform, whose salutary influence must soon be felt; but others, equally important, remain to be taken in the same direction. In every effort to reduce the cost of insurance, and thus relieve the business community of a portion of its heavy burdens, the Companies are entitled to the sympathy and active coöperation both of their patrons and the law-making power.

Reduction of Hazards.

The great point to be gained is, of course, a diminution of the physical and moral hazards of conflagration, which have hitherto exhibited such constant and fearful increase. This question opens a wide field of reform, full of time-honored abuses, which need to be dealt with by a vigorous and resolute hand. The building law of Boston, good as far as it goes, needs to be perfected and strengthened in its details, and also supplemented by a general statute of similar character, applicable to all other cities and towns of the Commonwealth. A more thorough system of building inspection is needed, as well as a detective force with legal authority to enter every building containing insured property, for the purpose of ascertaining its exposure, if any, to special hazard, and whether the conditions of the policy covering it are faithfully observed.

It is admitted that, in the revision of their tariffs, underwriters have felt compelled to levy discriminating rates upon extra hazardous risks, in order to secure much needed building improvements, and thus enhance the public safety. Such a purpose, *per se*, should and will be upheld, in spite of the clamor of interested parties. But common justice to those

public-spirited capitalists who erect fire-proof buildings, demands that they should not be grievously taxed for the character of their surroundings, but rather treated with a liberality which shall encourage others to follow their example. In a word, the "new departure" in fire-proof building operations in this and other great cities, due to the lesson of the Chicago and Boston fires, promises the best results, so far as the business of insurance is concerned, and it is hoped at no distant day.

Losses from Over-Insurance.

One of the prominent evils requiring efficient remedial appliances, is that of over-insurance, effected largely through those who have nothing at stake in the risks negotiated, and solicitous only to secure commissions thereon. This evil has come to be regarded as the bane of the business in this country, and is estimated to be chargeable with at least a third of its aggregate losses. No wonder it should be urged among experienced underwriters, that the antidote must be found either in the abolition of the moiety system, or in legislation imposing some portion of the risk, and consequently loss, when occurring, upon owners whose property is insured to the full extent, or beyond its actual value.

Whatever legislation, if any, may be deemed advisable in this behalf, there is manifest need not only of such reforms as shall remove temptation to criminality wholly from the path of the policy-holder, but also impose in some way upon him a greater degree of responsibility and care in guarding his property against the dangers of conflagration. It is claimed, and undoubtedly with good reason, that as the law and form of policy now stand, with no divided risk, he is too apt to consider himself released from obligation on that score, and to forget, also, that he has a moral duty to perform as the custodian of the public welfare and safety. Until this laxity of public sentiment in reference to the mutual obligations of insured and assured shall give place to a higher standard of morality, the greatest underwriting skill and largest experience must be at fault in their calculations, precedent will be set at defiance, and the good risks will be the first, and the bad the last to burn.

Future Profits of Insurance.

This question involves grave problems. Without compensating return, insurance capital will seek other fields; and without capital, insurance loses its strong support. The profits of the business become therefore an essential element in its prosperity and safety. But unless the signs of the times are deceptive, and madness rules the action of those who shape the policy of our national finances, the time has probably gone by when large dividends may be regularly drawn from speculative investments of insurance capital. Stockholders must hereafter rely in a greater measure upon the profits of their business proper, for their returns; and these profits are likely to be very moderate, as at present, until some of the important reforms which we have already indicated can be carried out.

It is probably the knowledge of this fact which now restrains the possessors of wealth—once so eager to rush into insurance enterprises—from embarking their capital in this business. Many of them, who have passed, not unscathed, through the trying ordeals of Boston and Chicago, like burned children, very naturally dread the fire. To win them back, and secure their coöperation and support in the general reorganization of the fire insurance interest now evidently in progress, it will be necessary to convince them that old errors and abuses are to be reformed, and that the business will be hereafter conducted upon safe and conservative principles. Then, and not till then, will it be fairly remunerative, without being oppressive to the public, and afford that security in practice which it holds out in theory.

Demand for Increase of Capital.

The alleged lack of capital to cover the amount of property offered for insurance, of which so much has been heard in Boston, during the last year, has little or no real foundation in fact. And even if it had, it is not in that view that the proposition set forth in the above caption is introduced, but rather as indicating the need of additional strength and safety in great and exceptional emergencies.

In the present advanced development of fire insurance, large additions to its capital and strict economy in its man-

agement are indispensable. These are among the most obvious requirements, and unless they can be secured in the future, this beneficent interest must fail to meet the wants of the public growing out of the rapid increase of realized wealth, business and population. The statistics of the last few years abundantly show, that while the ratio of losses to premium receipts has largely increased, the amount of risks (so far as written by American Stock Companies) has increased in a much greater ratio than the amount of capital invested in the business. In other words, the Companies, as a whole, are not relatively so strong, notwithstanding their enhanced premium receipts, as they were in former years, when their business was less in volume. Consequently the security they offer to the public is not so great as it should be. The increase of premiums as a basis of security, as already shown, is more than offset by the increased hazards. This will appear from a comparison of risks and assets, without taking into account the increased hazards.

What is now wanted, in order to obtain the desired security, is to lay the foundation broad and strong enough for the immense business superstructure which is being reared upon it, and which must go on increasing in size and weight indefinitely. We will not venture the assertion that this important exigency will best be met by a division and distribution of the business of fire underwriting among a larger number of Companies. Such a course will be rendered necessary to a certain extent, by the natural growth of the business and the demands made upon it by other coördinate interests. Its adoption, however, will naturally suggest the necessity of care to avoid stimulating an unhealthy competition, which may weaken rather than strengthen the security of policyholders. Perhaps the same end may be as surely attained by a policy which shall increase the capital and reserves of existing Companies, by adding to them, in prosperous times, a larger portion of their earnings, both from permanent investments and the profits of current business.

The recently enacted laws of Massachusetts contain several wise and beneficial provisions looking in this direction, in addition to those which limit dividends and local risks, and which guard against impairments, provide for a guarantee

fund for mutual insurance, and require a larger amount of pledged capital for newly organized Companies. This revised code, suggested by the grave experience of the last few years, and intended to augment the security of policy-holders, has hardly been long enough in operation to test its efficacy or develop its practical results. But should these results fail to meet the expectations of its framers (who sought to encourage the accumulation of large reserves by permitting a portion of the net profits of Stock Companies to be added to their cash capital, as an enlarged basis of dividends), then additional legislation will be needed to give effect to this conservative policy.

It is useless to deny what dearly-bought experience has clearly demonstrated, viz., that one of the great errors of the past, in the management of the fire insurance business of this country, has been the too frequent practice of dividing among stockholders the surplus balances which should have remained as a reserve fund to increase the security of its protection, and to meet great disasters. And it must be further confessed, that this disposition to closely divide up current earnings, and thus remove them from the possibility of sacrifice, has been sharpened by the sweeping conflagrations which have recently swallowed the entire assets of so many flourishing Companies. Nevertheless, the good of the public, no less than the interest of stockholders, must be consulted in this matter.

One of the great lessons taught by these calamitous events, in connection with this business, is, that in times of prosperity we should prepare for adversity; and, to this end, fire underwriters cannot too carefully heed the admonition to husband instead of dissipating their resources. But the laborer is worthy of his hire, and so is the insurance capitalist of his income. Hence his dividends should be large enough to compensate him, both for the ordinary use of his capital, and for the extra hazard to which it is exposed. Moreover, it is obviously for the interest of the public that premium rates should be so graded as to yield the underwriter such liberal return from his investment, that he will be content to let it accumulate as a reserve, and remain subject to the hazards of his business. But the policy-buying public having conceded

this point, the State should see to it that the principle of reciprocity is fairly and fully carried out.

Protection of Unexpired Risks—Special Reserves, etc.

In discussing the question of greater security for the policy-holder, which is one of the most pressing exigencies of the time, we should not forget that numerous class who contribute so largely to the resources of fire underwriters, and yet seldom draw anything from them. These are the scrupulously careful people, as vigilant and pains-taking to avoid danger as if they were not insured, who never get burned out except through the fault of their neighbors; also the owners of fire-proof buildings, and of detached risks in suburban and rural districts. These people are the benefactors of the insurance interest, and almost gratuitously help to carry its burden of loss, which would otherwise become intolerable.

Yet it is notorious that this profitable class of customers has been doomed, especially of late years, to severe loss from the lapse of their policies, through the bankruptcy of Companies in which they were insured. Unearned premiums thus went in great amount to reimburse the losses of those whose property had been burned. And while the holders of such policies often realized little or nothing from the distribution of the assets of the failed Companies, they were compelled to pay out large sums for re-insurance in others. It is well known that the wrong thus inflicted gave rise to much of the indignation and clamor against Companies rendered bankrupt by the Boston fire, which characterized the proceedings of the Special Session of the Legislature of 1872.

But where shall be found the remedy for this wrong? And where the protection of property-owners, who buy their policies of a Company reputable to-day, and worthless to-morrow? True, in theory, they are protected by the law which requires a certain percentage of unearned premiums to be set aside as a re-insurance fund for the security of unexpired risks. In practice, however, this reserve does not always afford protection, since, in case of disaster which compels the Company to close its doors, it inures in many cases wholly to the benefit of the burned policy-holder, the

receivers paying it out, not for the re-insurance of unburned risks, but for the payment of actual losses by fire.

It is urged that what is wanted to meet this exigency is a real re-insurance fund, *applicable only to that purpose*, and drawn from the current income (from any and all sources) of the underwriter; and that this should be sufficient to keep alive and secure all his unexpired policies, and should not be subject to any other liabilities in case his capital and assets are absorbed by losses. It is believed the underwriter can well afford to accumulate such a special fund, even if his stockholders have to content themselves with a smaller dividend. He would thus be enabled, in such an emergency, to save his Company from utter failure, to preserve its organization, name and business machinery, to spare it the dishonor of repudiating its contracts and cancelling its policies without refunding the unearned portion of its premiums, as well, also, as the mortification and injury of driving its patrons into the arms of its rivals. In a word, it is claimed that such a fund would serve as a nucleus about which he could gather the fragments of his shattered business, and, by attracting fresh capital, retrieve his fortunes.

But in order to carry out this suggestion, legislation would be needed to authorize the creation of a reserve for this special purpose, and exempt it from liability for losses by fire. A proposition of this nature, coupled with another for the creation of a "Guaranty Surplus Fund," as additional security against disaster from fire losses, has engaged the attention of the Legislature of New York, and is warmly approved by the State Superintendent of Insurance.

The first-named proposition—the protection of unexpired risks—has not been made a subject of special or independent legislation in Massachusetts; though, incidentally, provision was made for that purpose in the general statute of 1872. While additional legislation may be desirable in that particular connection, the necessity for a special or guaranty fund as a further security against impairment from losses by fire was very satisfactorily provided for in the statute referred to. As affirmed in the last Annual Report from this Department, and as experience is demonstrating, the Legislature could not have more effectually provided for the accumulation of an

extra insurance reserve than it has done under this enactment, which limits dividends of Stock Companies doing business with specific capital, and authorizes, subject to rigid restrictions, the issue of pro rata certificates of profits and income to stockholders. Such certificates are of course entitled to dividends, but the profits and income which they represent remain for the accumulation of an extra or special reserve, tending effectually to the promotion of greater strength and security. Under the operation of this regime, Massachusetts Companies may come to rank among the strongest and safest Companies in the world.

ADVANTAGES OF SCHEDULE RATING IN LARGE CITIES.

The tendency of fire insurance in this country, during the past two years, has materially aided in placing the business upon what may be considered a positive basis. This is due in some degree to the spirit of the times, which is so largely scientific in its utilization of principles and results; but more to the fact that the two great fires of Chicago and Boston, have convinced all underwriters that the systems hitherto adopted for determining the relative worth of any given hazard are not always to be depended upon. Experience has proved that the old custom of establishing one rate of premium on a large class of risks cannot, in a great majority of cases, be sustained through a series of years with any profit to the underwriter. In other words, it has been found that insurance, like mercantile credit, is dependent on certain conditions which are incapable of application in the aggregate, but which must be brought down to individual cases in order to have weight or value.

It seems almost unnecessary to assert, that the old system of underwriting did not sufficiently consider the important modification of risks dependent upon the character of buildings and their surroundings, as well as upon the particular kind of merchandise stored or business transacted therein. Of course, it is safer and more profitable to insure the occupant of a fire-proof compartment building, like those which abound in the capitals of continental Europe, than that of one of those graceful but faulty structures which stood on Devonshire, Federal and Franklin Streets, before the great

Boston fire of 1872. In the one case, an internal fire would probably cause but partial damage to his stock of goods; while in the other, it would be likely to result in a total loss. Hence, in fixing an average rate at which all such business or merchandise could be insured, irrespective of external hazards, injustice was done on all sides, both by charging too little, as well as by charging too much.

But the method now generally adopted in all the large cities of the country, is to judge of and fix a price for each risk upon its own merits. On this equitable principle the system of what is called "schedule rating" is founded. The various local Boards of Underwriters have adopted, as a standard of comparison, a theoretically fire-proof building, combined with an occupancy to which little or no physical hazard attaches. By this standard the various buildings in a city, as well as the varied forms of occupation, are judged and relatively rated; thus, although opinions may often differ as to the degree of hazard involved, an approximately equitable adjustment of charges may be obtained, by which the burden of exceptionally high rates will be placed where it properly belongs.

The advantages of a system of this kind are twofold: first, in discouraging the erection of cheap, poorly constructed buildings; and second, in encouraging the owners of buildings already erected to make all possible improvements for the better security of their own and adjacent property. The building laws in most of our large American cities have, until recently, been allowed to fall into contempt. As they are now enforced in Boston, however, it would be difficult to erect a warehouse in as hazardous a manner as many were built five years ago. But it is believed by those most competent to judge, that a much closer approach towards absolute safety from the ravages of fire can be made by a sharp discrimination in the character and cost of risks, than by simply following out the enactments of the building law.

Such are the improvements which underwriters are seeking to effect by a scientific adjustment of premium rates. But irrespective of any differing opinions as to the proper gradation of rates, it is safe to say that, as the result of their efforts, more money has been laid out in Boston, during the past year,

on fire defences, both in new and old structures, than was expended for that purpose in thirty years previous to the adoption of this system. To make an allowance in the rate of premium for such an improvement in any building, is a constant and direct encouragement for the owner or occupant to introduce it. Moreover, it is evident that if, during the present century, we would build up our great business centres in a thoroughly fire-proof manner, we must depend largely upon private restrictions imposed by the insurance interest, in order to counterbalance the unavoidable defects in State or municipal regulations. A healthy unanimity of purpose, fostered by mutual interests, on the part of fire underwriters and the public, in coöperating with each other for the better protection of property, is becoming one of the most important and cheering signs of the times, marking "a new departure" in the business of fire insurance. May it prove the herald of an epoch when sweeping conflagrations, assuming, as in past experiences, the latitude of national calamities, will become almost if not quite as rare in this country as they now are in France, Austria or Italy.

THE WANT OF MORE PERFECT AND COMPREHENSIVE FIRE INSURANCE STATISTICS.

There is evidently a lack of reliable information on the part of fire underwriters, as to the actual cost of protecting certain classes of risks. Their estimates of this cost, based upon local or individual experience, and covering different or exceptional periods of time, widely differ. Their calculations are right, but their conclusions wrong, because the latter are drawn from unreliable and erroneous data. Some are confident that churches or cotton mills (circumstances and surroundings being equal) are the best and most profitable risks that can be taken; while others are equally confident they are the worst. Hence, there is not only no uniformity in rates, but underwriters, in a very large majority of cases, continue to grope in the dark, while the policy-buying public feels aggrieved at being made the victim of what is believed to be their caprice.

It would seem, therefore, that the only safe guide for the former, and measure of justice to the latter, in fixing an

equitable price of insurance for any specific class of risks, are the average results of underwriting those risks for a long series of years, and throughout the country and the civilized world. To be of practical value, the insurance statistics from which such average results are drawn, must be of a comprehensive nature, covering long periods of time and extensive ranges of territory. Information thus obtained (and it can only be secured by careful research and comparison of facts) is invaluable to the insurance interest in detail and at large, since it is indispensable to the successful prosecution of its business. It is fair to assume that for want of it, probably more insurance capital has been sunk, and more names added to the mortuary record of Companies, than from any other single cause of disaster. The search for it involves not merely a question of profit and loss to the Insurance Companies themselves, but one of manifest security to the public and its great material interests.

It is therefore the imperative duty of underwriters to seek, as rapidly as possible, this much needed information from reliable sources, instead of trusting to the fragmentary details of their local business. It should be remembered that accuracy in the collation of facts and statistics is the all-important element in calculations based upon the doctrine of chances. What they especially need at this advanced stage of their business growth and development, is not only a more perfect classification of risks, but a thorough and exhaustive review of the history of fire insurance (including premium rates charged, and losses sustained on each class) from the earliest annals to the present day, for the purpose of ascertaining, if possible, what classes have yielded a profit to the underwriter, and what have netted him a loss.

In prosecuting this historical research, the general results of the business as a whole, at different periods, its profits and losses, mortalities and impairments of capital, should be carefully studied, with a view to determine its self-sustaining ratio, and the proportion of losses and impairments due to the ordinary course of events, and what to the occurrence of great urban conflagrations. Evidently, the latter cannot safely be ignored or left out of the account in framing any intelligent theory of fire insurance, since their frequent oc-

currence in this country, of late years, has upset all previous calculations as to the cost of protecting certain descriptions of property exposed to these sweeping disasters. If a thorough examination of the records of fire insurance, both in this and other countries, shall fail to supply the data needed to elucidate these points, then immediate recourse should be had to the current experiences of those now engaged in the business.

Indeed, steps have already been taken to this end by the Statistical Committee of the National Board of Fire Underwriters, who last year addressed a circular letter to all the Companies embraced in that organization, propounding specific inquiries as to the results of their business in underwriting ten different classes of risks. This Committee have just reported the results of their investigation to the annual meeting of the Board, held in New York during the last days of April. While the answers thus far received are not sufficiently explicit and complete to warrant any positive conclusion, they indicate that eight, out of the ten classes of risks referred to, average an actual loss to the underwriter, even at current rates; while only two of them yield a moderate profit! But it is evident that the Committee have made a mistake (very possibly for want of time to extend their programme) in limiting their inquiries to any association of American Companies, or even to Companies existing in this quarter of the globe. Such an investigation, in order to develop the most valuable results (we mean valuable in the *broadest sense*), must be wider and more comprehensive in its scope, extending to both hemispheres, and going back through a period long enough to cover all the vicissitudes and changing phases of the fire insurance business.

At this meeting of the Board, however, the Committee submitted a mass of valuable statistics, drawn from the experience of more than seventy Companies, indicating the results of underwriting various classes of risks, which have not hitherto been particularized or collated. These results show a positive loss, at current rates, on steamboats, paper, flour and woollen mills, wood works, iron works, hardware and boot and shoe manufactories. The Board made arrangements for continuing the monthly report of losses on special hazards,

for the further collection of statistics of the classes already reported on, and for extending this inquiry to a wider range of underwriting experience, as well as to other classes of risks not embraced in the report of this Committee. Interesting statements were also communicated in regard to the working of the schedule-rate system, the more frequent punishment and prospective suppression of incendiarism, and the good results likely to accrue to fire departments from the late Baltimore meeting of engineers.

In the collection of these insurance statistics, it is to be hoped that the managers will remember that they are not wanted for their own use alone, but also for the use and information of the public at large. The latter have both a right and a desire to know what elements enter into the cost of their insurance, so as to judge for themselves as to the fairness and equity of the prices paid. It is undoubtedly true that a lack of such knowledge, leading to a suspicion in the popular mind that premium rates are often the result of mere guesswork or sinister combination on the part of underwriters, rather than of mathematical calculation based upon reliable data, has been one of the most fruitful sources of hostility and prejudice against the insurance interest. This prejudice can only be disarmed by educating the public, as nearly as possible, up to its own standard of intelligence, by opening its business methods, transactions and theories to the light of day, instead of treating them as an occult science.

No honest and useful business needs to cover its tracks, or to rely upon exclusive information in this age of enlightenment. But many honest and skilful underwriters (both fire and life) are slow to recognize this fact, and to comprehend the importance of utilizing every legitimate and honest means for the education of the public in matters of insurance. No mistaken notions of economy, or of independence, should prevent recourse to any proper method of gaining the intelligent moral support of their contemporaries; though some at least have yet to learn that such a policy runs counter to all successful business ideas and experiences of modern times.

So far, however, the Statistical Committee of the National Board have accomplished a timely and valuable service, difficult and laborious beyond any ordinary task, and meriting

great credit for the manner of its performance. And now let us hope that their inquiries will compass a still broader range, extending wherever insurance has prestige and experience, and giving us results of more general and world-wide significance, to be known and read of all. In the best and broadest sense will such a work become comprehensive and complete, especially in exposing the defects of existing theory and practice, evolving new experiences and new issues, introducing harmony of view and procedure, facilitating effective coöperation among insured and insuring, and thus unfolding and quickening a better polity and a grander beneficence.

Respectfully submitted,

JULIUS L. CLARKE,

Insurance Commissioner.

STATISTICAL TABULATIONS.

TABLE I.—*Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced business.	Risks written in 1873.	Risks terminated in 1873.	Amount at Risk, Dec. 31, 1873.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1873.	Surplus or Deficiency in 1872.
Abington Mutual Fire, ...	1857,	\$953,669	\$634,479	\$1,965,334	\$28,914	\$20,942	+\$7,972	+\$9,228
Annisquam Mutual Fire, ...	1847,	68,150	63,390	358,290	5,095	-	‡	-
Arkwright Mutual Fire, ...	1860,	16,864,447	13,924,420	16,242,217	120,525	73,655	+46,870	+49,050
Ashfield Mutual Fire, ...	1873,	142,188	-	142,188	211	145	+66	-
Attleborough Mutual Fire, ...	1845,	160,635	83,954	878,108	7,567	3,781	+3,786	+2,593
Barnstable County Mutual Fire, ...	1833,	1,087,318	761,771	4,679,802	71,859	30,648	+41,211	+40,725
Berkshire Mutual Fire, ...	1835,	1,137,282	653,584	4,575,023	49,769	29,183	+20,586	+16,006
Boston Manufacturers' Mutual Fire, ...	1850,	35,740,772	33,228,602	35,142,020	245,296	152,336	+92,960	+114,709
Bristol County Mutual Fire, ...	1829,	970,150	955,275	6,235,185	379	62,352	‡	-
Builders' Mutual Fire, ...	1868,	3,401,643	2,723,706	4,149,701	37,846	35,783	+2,063	-404
Cambridge Mutual Fire, ...	1834,	1,616,815	1,449,720	4,309,714	60,493	33,710	+26,783	+21,116
Central Mutual Fire, ...	1868,	2,979,099	2,415,532	4,847,567	29,361	45,913	+16,552	+1,334
Citizens' Mutual Fire, ...	1846,	6,093,278	2,266,599	14,304,456	199,786	109,952	+89,834	+64,565
City Mutual Fire, ...	1846,	120,350	135,650	388,700	14,160	2,984	+11,276	+9,950
Cohasset Mutual Fire, ...	1846,	51,962	25,755	344,181	4,979	2,632	+2,347	+2,332

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Conway Mutual Fire, ...	1849,	\$806,863	\$774,282	\$4,598,806	\$37,512	\$34,963	+\$2,549	+\$5,873
Dedham Mutual Fire, ...	1837,	539,472	433,255	872,758	34,566	8,858	+25,708	+21,058
Dorchester Mutual Fire, ...	1855,	2,157,265	4,162,355	11,567,531	140,782	98,121	+42,661	+20,920
Essex Mutual Fire, ...	1829,	108,900	177,200	1,142,050	26,205	14,166	+12,039	+8,784
Fall River Manufacturers' Mutual Fire, ...	1870,	5,791,868	4,746,507	5,322,894	54,922	25,364	+29,558	+24,787
Fitchburg Mutual Fire (1st class), ...	1847,	4,974,549	4,465,430	15,937,074	136,468	130,152	+6,316	+30,977
Fitchburg Mutual Fire (2d class), ...	1847,	905,678	1,099,238	852,377	59,786	13,830	+45,956	+40,540
Franklin Mutual Fire, ...	1829,	1,566,782	958,401	5,000,378	46,109	34,603	+11,506	+13,444
Groveland Mutual Fire, ...	1828,	237,035	146,120	1,387,934	-	680	†	-
Hampshire Mutual Fire, ...	1832,	1,103,590	1,181,926	3,494,300	59,450	24,208	+35,242	+31,067
Hingham Mutual Fire, ...	1826,	4,202,652	1,928,518	18,120,211	263,216	121,244	+141,972	+104,864
Holyoke Mutual Fire, ...	1843,	7,780,547	7,253,071	22,838,326	294,165	176,120	+118,045	-13,686
Housatonic Mutual Fire, ...	1854,	370,540	334,071	1,840,729	7,540	12,703	-5,163	-5,445
Lowell Mutual Fire, ...	1832,	586,136	508,104	1,386,889	34,242	10,944	+23,298	+23,292
Lynn Mutual Fire, ...	1828,	311,265	329,215	1,768,912	33,968	15,845	+18,123	+17,059

* Not including deposit notes.

† Including premium reserve, taken at 50 per cent. on cash premiums received on unexpired fire risks.

‡ This Company charges a cash premium adequate for expenses only, and relies on assessment on deposit notes to pay losses.

TABLE I.—*Massachusetts Mutual Fire Insurance Companies—Concluded.*

NAME OF COMPANY.	Commenced business.	Risks written in 1873.	Risks terminated in 1873.	Amount at risk, Dec. 31, 1873.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1873.	Surplus or Deficiency in 1872.
Massachusetts Mutual,	1873,	\$9,608,259	\$61,200	\$9,544,059	\$314,656	\$92,242	+\$222,414	-
Merchants' and Farmers' Mutual Fire,	1847,	4,039,494	15,001,038	18,552,055	214,196	179,366	+24,830	—\$207,167
Merrinack Mutual Fire,	1828,	3,376,486	2,503,539	9,900,375	124,758	76,705	+48,053	+36,923
Middlesex Mutual Fire,	1826,	4,732,159	2,899,191	15,335,019	267,382	117,920	+150,162	+142,876
Milford Mutual Fire,	1852,	195,365	129,520	725,561	7,180	4,093	+3,087	+2,248
Mill Owners' Mutual Fire,	1873,	1,424,110	103,100	1,321,010	11,255	6,644	+4,611	-
Mutual Fire Assurance,	1827,	647,525	508,925	3,674,315	91,655	28,942	+62,713	+57,207
Mutual Protection Fire,	1864,	367,950	141,350	1,174,650	17,088	8,926	+8,162	+6,421
Mutual Safety Fire,	1853,	20,775	15,500	60,875	294	347	‡	-
Newburyport Mutual Fire,	1829,	141,150	98,000	713,210	19,733	4,495	+15,238	+13,848
Norfolk Mutual Fire,	1825,	4,178,775	3,570,065	14,726,624	233,590	136,632	+96,958	+74,057
Quincy Mutual Fire,	1851,	6,041,139	17,327,708	25,685,620	260,564	206,982	+53,582	—17,841
Salem Mutual Fire,	1838,	562,775	759,950	1,388,567	18,699	15,551	+3,148	+1,525
Salisbury and Amesbury Mutual Fire,	1855,	39,725	38,805	405,895	2,944	1,718	+1,226	+900
Saugus Mutual Fire,	1852,	963,475	1,016,300	2,578,270	1,352	2,700	‡	-

Southbridge Mutual Fire, ...	1871,	\$14,425	\$7,150	\$115,384	\$2,168	\$980	+\$1,188	+\$736
South Danvers Mutual Fire, ...	1829,	138,900	165,300	1,015,095	40,355	11,504	+28,851	+27,948
Traders' and Mechanics' (Mutual Dept.), ...	1848,	3,412,534	3,778,432	15,567,936	162,454	123,307	+38,847	+20,702
Westfield Mutual Fire, ...	1852,	193,825	200,935	879,549	5,601	5,987	—386	—1,519
Westford Mutual Fire, ...	1840,	159,995	66,200	752,060	6,313	6,156	+157	+1,024
West Newbury Mutual Fire, ...	1828,	348,950	172,085	1,895,000	50	1,693	†	—
Weymouth and Braintree Mutual Fire, ...	1833,	1,021,773	1,694,213	2,390,454	30,082	26,466	+3,616	—25,375
Whately Mutual Fire, ...	1873,	20,390	—	20,390	349	2,200	—1,851	—
Worcester Manufacturers' Mutual Fire, ...	1855,	15,007,664	13,878,419	15,007,664	126,965	75,478	+51,487	+49,945
Worcester Mutual Fire, ...	1824,	7,922,851	6,056,921	29,536,588	394,772	224,425	+170,347	+156,571
Total, ...		\$167,501,369	\$158,016,976	\$367,659,880	\$4,459,626	\$2,686,876	\$1,772,750	—

* Not including deposit notes.

† Including premium reserve taken at 50 per cent. on cash premiums received on unexpired fire-risks.

‡ This Company charges a cash premium adequate for expenses only, and relies on assessment on deposit notes to pay losses.

REPORT OF THE

TABLE II.—*Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Cash Premiums Received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Premiums Received.	Amount at Risk.†		Premiums Received.	Gross Income.
Abington Mutual Fire, ...	\$18,059	\$12,336	\$16,264	\$6,619	40.70	.37	\$3,975	24.44	22.01
Annisquam Mutual Fire, ...	676	304	-	-	-	-	304	-	44.97
Arkwright Mutual Fire, ...	154,096	141,342	146,978	60,245	40.99	.41	10,445	7.11	6.78
Ashfield Mutual Fire, ...	298	87	298	-	-	-	87	29.19	29.19
Attleborough Mutual Fire, ...	1,821	182	1,364	20	1.47	-	162	11.88	8.90
Barnstable County Mutual Fire, ...	19,823	13,433	15,524	3,419	22.02	.08	1,633	10.52	8.24
Berkshire Mutual Fire, ...	16,984	11,614	14,522	5,669	39.04	.13	3,872	26.66	22.80
Boston Manufacturers' Mutual Fire, ...	328,618	331,437	301,808	169,388	56.12	.50	25,273	8.37	7.69
Bristol County Mutual Fire, ...	31,070	55,619	6,232	51,591	827.84	.83	4,029	64.35	12.97
Builders' Mutual Fire, ...	60,471	60,602	58,634	44,459	75.82	1.21	16,143	27.53	26.58
Cambridge Mutual Fire, ...	21,550	34,534	17,803	26,504	148.87	.68	5,600	31.45	25.99
Central Mutual Fire, ...	48,276	42,781	48,276	25,579	52.98	.53	13,614	28.20	28.20
Citizens' Mutual Fire, ...	105,879	49,100	89,495	13,282	14.84	.11	25,387	28.37	23.98
City Mutual Fire, ...	1,798	1,311	1,277	605	47.38	.15	331	25.92	18.41
Cohasset Mutual Fire, ...	1,065	697	905	14	1.55	-	443	48.95	41.60

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Conway Mutual Fire, ...	\$13,719	\$11,301	\$11,387	\$4,663	40.95	.10	\$3,076	27.01	22.42
Dedham Mutual Fire, ...	10,923	4,004	9,120	205	2.25	.03	2,358	25.85	21.59
Dorchester Mutual Fire, ...	142,866	165,193	31,268	128,401	410.65	1.02	30,307	96.93	21.21
Essex Mutual Fire, ...	4,640	1,651	3,018	31	1.03	-	977	32.37	21.06
Fall River Manufacturers' Mutual Fire, .	53,688	47,474	50,601	30,674	60.62	.62	4,439	8.77	8.27
Fitchburg Mutual Fire (1st class), . .	76,443	81,693	63,800	44,302	69.44	.28	13,547	21.23	17.72
Fitchburg Mutual Fire (2d class), . .	21,952	14,401	18,582	10,831	58.29	1.14	3,570	19.21	16.26
Franklin Mutual Fire, ...	19,831	15,276	16,916	6,287	37.17	.13	4,201	24.83	21.18
Groveland Mutual Fire, ...	328	744	-	214	-	.02	515	-	157.01
Hampshire Mutual Fire, ...	17,284	15,058	13,904	5,117	36.80	.14	3,751	26.98	21.70
Hingham Mutual Fire, ...	82,696	46,593	68,955	12,567	18.22	.07	10,795	15.65	13.05
Holyoke Mutual Fire, ...	128,100	154,310	110,415	119,094	107.86	.53	29,720	26.92	23.20
Housatonic Mutual Fire, ...	4,843	4,294	4,696	1,400	29.81	.08	2,181	46.44	45.03
Lowell Mutual Fire, ...	9,251	7,643	7,283	3,179	43.65	.24	1,833	25.17	19.81
Lynn Mutual Fire, ...	6,335	3,743	4,549	138	3.03	.01	1,601	35.19	25.29

* Including return premiums or dividends of profits.

† Taking mean amount of risks outstanding at beginning and end of year.

TABLE II.—*Massachusetts Mutual Fire Insurance Companies—Concluded.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Cash Premiums Received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Prem. Received.	Amount at Risk. †		Prem. Received.	Gross Income.
Massachusetts Mutual, ...	\$126,626	\$20,132	\$112,227	\$848	.76	-	\$19,284	17.18	15.23
Merchants' and Farmers' Mutual Fire, ...	248,193	448,805	52,492	424,099	807.93	1.76	24,372	46.43	9.82
Merrimack Mutual Fire, ...	60,986	30,600	55,211	12,467	22.58	.13	12,967	23.49	21.26
Middlesex Mutual Fire, ...	98,385	66,594	72,854	28,451	39.05	.20	15,910	21.84	17.04
Milford Mutual Fire, ...	2,511	1,173	2,257	113	5.01	.02	741	32.82	29.51
Mill-Owners' Mutual Fire, ...	13,172	2,014	13,089	-	-	-	2,014	-	-
Mutual Fire Assurance, ...	15,688	8,621	9,224	536	5.81	.01	3,463	37.54	22.07
Mutual Protection Fire, ...	5,088	2,150	4,875	280	5.74	.03	1,497	30.71	29.42
Mutual Safety Fire, ...	131	48	63	-	-	-	48	76.19	36.64
Newburyport Mutual Fire, ...	2,919	1,439	1,085	6	.55	-	314	28.94	10.76
Norfolk Mutual Fire, ...	86,079	56,376	73,192	13,396	18.30	.09	14,130	19.30	16.41
Quincy Mutual Fire, ...	302,397	411,044	90,124	374,919	416.00	1.20	31,141	34.55	10.30
Salem Mutual Fire, ...	41,850	32,354	10,905	25,088	230.06	1.69	2,731	25.04	65.26
Salisbury and Amesbury Mutual Fire, ...	425	141	322	-	-	-	110	34.16	25.88
Saugus Mutual Fire, ...	2,900	2,097	-	952	-	.04	852	-	29.38

Southbridge Mutual Fire, ...	\$240	\$189	\$192	-	-	-	\$154	80.21	64.17
South Danvers Mutual Fire, ...	5,161	3,597	2,408	\$377	15.66	.04	1,015	42.15	19.67
Traders' and Mechanics' (Mut. Dept.), ...	61,163	95,218	49,944	72,990	146.14	.46	12,165	24.36	19.89
Westfield Mutual Fire, ...	2,804	1,723	2,545	445	17.48	.05	440	17.29	15.69
Westford Mutual Fire, ...	1,939	399	1,504	20	1.33	-	62	4.12	3.20
West Newbury Mutual Fire, ...	-	543	-	159	-	-	291	-	-
Weymouth and Braintree Mutual Fire, ...	40,433	40,677	17,635	34,022	192.92	1.24	5,380	30.51	13.31
Whately Mutual Fire, ...	355	6	355	-	-	-	6	1.69	1.69
Worcester Manuf. Mutual Fire, ...	138,369	126,901	129,308	63,940	49.45	.44	5,323	4.12	3.85
Worcester Mutual Fire, ...	141,062	116,254	117,175	45,489	38.82	.16	21,986	18.76	15.59
Total, ...	\$2,797,259	\$2,797,852	\$1,952,860	\$1,873,095	95.92	-	\$400,565	20.51	14.32

* Including return premiums or dividends of profits.

† Taking mean amount of risks outstanding at beginning and end of year.

TABLE III.—*Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Commenced busi- ness.	Guarantee Fund.	Scrp. Outstand- ing.	Amount at Risk Dec. 31, 1873.	(Gross Assets.	Gross Liabilities,†	Surplus or Def- iciency Dec. 31, 1873.	Surplus or Def- iciency Dec. 31, 1872.
Atlantic Mutual Fire and Marine, ...	1855,	\$100,000	\$72,104	\$276,725	\$222,602	\$38,319	+\$24,283	+\$12,252
Boylston Mutual (Fire and Marine), ...	1873,	1,000,000	—	25,523,594	1,363,688	312,833	+50,855	—
China Mutual (Marine), ...	1853,	—	506,172	9,794,620	1,157,801	916,145	+241,656	+144,670
Commercial Mutual Marine, ...	1863,	199,000	13,637	868,898	286,779	132,043	—44,264	—10,326
India Mutual (Fire and Marine), ...	1867,	256,236	—	5,100,960	428,993	191,101	—18,344	—123,764
New England Mutual, ...	1872,	350,000	—	7,028,049	560,338	209,545	+793	—215,585
Ocean Mutual (Marine)*, ...	1864,	69,300	—	—	91,883	400	+22,183	—114,433
Pacific Mutual (Marine)*, ...	1856,	56,900	—	—	60,200	12,000	—8,700	—38,642
Union Mutual Marine, ...	1851,	250,000	434,374	1,369,212	670,116	700,819	—280,703	—329,666
Totals, ...	. . .	\$2,281,436	\$1,026,287	\$49,962,058	\$4,842,400	\$2,573,205	—\$12,241	—\$158,909

NOTE.—The Mutual Fishing Insurance Companies are omitted from this table, as their statements do not furnish requisite data for its comparisons.

* Closing up.

† Including premium reserve taken at 50 per cent. on premiums received on unexpired fire risks, and at the full amount of premiums received on marine risks not marked off, and outstanding scrip; but not including cash or stock-note guarantee fund.

TABLE IV.—*Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Prem's Received.	Marine Losses Paid.	Ratio †	Fire Prem's Received.	Fire Losses Paid.	Ratio.	Expenses.	Ratio.‡
Atlantic Mutual Fire and Marine, .	\$36,380	\$24,528	\$30,660	\$17,054	55.62	-	-	-	\$3,148	10.27
Boylston Mutual (Fire and Marine),	520,887	362,327	179,421	174,821	97.44	\$301,930	\$112,233	37.18	75,233	15.63
China Mutual (Marine), . . .	540,587	475,523	493,948	290,114	58.73	-	-	-	44,855	9.08
Commercial Mutual (Marine), .	35,110	31,012	35,110	21,336	60.77	-	-	-	4,951	14.10
India Mutual (Fire and Marine), .	295,863	382,570	165,998	119,367	71.91	22,841	233,893	1024.00	29,310	15.52
New England Mutual, . . .	342,916	530,018	291,190	334,329	114.81	35,776	164,229	459.05	31,460	9.62
Ocean Mutual (Marine), . . .	2,530	25,098	1,268	1,418	-	-	-	-	1,179	92.98
Pacific Mutual (Marine),* . .	16,980	6,027	-	5,271	-	-	-	-	756	-
Union Mutual (Marine), . . .	157,026	64,228	144,283	41,975	29.09	-	-	-	7,115	4.93
Total, ...	\$1,948,279	\$1,901,331	\$1,341,878	\$1,005,685	74.95	\$360,547	\$510,375	141.56	\$198,027	11.63

NOTE.—The Mutual Fishing Insurance Companies are omitted from this table, as their statements furnish insufficient data for its ratios.

* Closing up.

† Of losses paid to cash premiums received.

‡ Of expense to gross cash premiums received.

TABLE V.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Amount at Risk, Dec. 31, 1873.	Gross Assets.	Gross Liabilities.*	Surplus as regards Policy-holders, Dec. 31, 1873.	Surplus or Impairment of Capital or Scrip, Dec. 31, 73.	Percentage of Surplus or Impairment, Dec. 31, 1873.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impairment of Capital, Dec. 31, 1872.	Percentage of Surplus or Impairment, Dec. 31, 1872.
American, ...	\$300,000	\$13,526,888	\$555,994	\$249,026	\$306,968	+\$6,968	2.3	\$302,700	+\$2,700	.9
Beverly, ...	50,000	42,150	58,506	4,466	54,040	+4,041	8.1	51,997	+1,997	4.
Dwelling-House, ...	300,000	5,510,064	362,624	51,118	311,506	+11,507	3.8	-	-	-
Eliot, ...	200,000	6,422,107	278,279	53,833	224,446	+24,446	12.2	-	-	-
Equitable Marine, ...	17,000	97,000	39,292	8,608	30,684	+13,684	80.5	29,079	+12,079	71.1
Faneuil Hall, ...	200,000	6,536,911	272,191	58,826	213,365	+13,364	6.7	191,521	-8,479	-4.2
Firemen's Fire, ...	300,000	13,972,030	446,251	140,020	306,231	+6,232	2.1	+	-	-
First National Fire, . . .	100,000	7,706,642	193,897	79,423	114,474	+14,474	14.5	104,328	+4,328	4.3
Franklin, of Boston, . . .	200,000	7,310,018	274,556	65,037	209,519	+9,519	4.7	-	-	-
Gloucester, ...	100,000	4,064,866	152,588	51,827	100,761	+760	.8	84,948	-15,052	-15.05
Manufacturers' Fire and Marine,	500,000	25,888,400	899,699	330,018	569,681	+69,681	13.9	-	-	-
Mercantile Marine, ...	300,000	10,327,476	595,826	127,922	467,904	+167,904	55.8	418,517	+118,517	39.5
Neptune Fire and Marine, . .	300,000	11,582,215	481,218	161,531	319,687	+19,687	6.6	-	-	-

North American, ...	\$200,000	\$7,486,222	\$291,372	\$60,364	\$231,008	+\$31,009	-	15.5	-	-
Prescott, ...	200,000	5,764,303	279,330	57,662	221,668	+21,668	-	10.8	-	-
Salem Marine, ...	100,000	1,395,288	225,949	78,576	147,373	+47,373	\$169,388	47.4	+\$69,388	69.4
Shoe and Leather, ...	300,000	7,472,062	387,976	68,337	319,639	+19,639	-	6.5	-	-
Springfield Fire and Marine, . .	500,000	63,329,973	1,054,861	474,296	580,565	+80,565	498,180	16.1	-1,820	-3
Traders' and Mechanics' . . .	100,000	3,512,108	129,474	24,111	105,363	+5,363	96,243	5.4	-3,757	-3.7
Washington Fire and Marine, . .	300,000	13,417,989	577,292	220,363	356,929	+56,929	-	19.	-	-
Totals, ...	\$4,567,000	\$215,364,712	\$7,557,175	\$2,365,364	\$5,191,811	+\$624,813	-	13.7	-	-

* Including premium reserve taken at 50 per cent. of premiums received on unexpired fire and inland risks, and the full amount of premiums received on marine risks not marked off; but not including capital stock.

† Commenced business December 30, 1872.

TABLE VI.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	FIRE BUSINESS.				RATIO OF LOSS TO				MARINE AND INLAND BUSINESS.				RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Rec'd.	Risks Written.	Am't at Risk.*			Risks Written	Premiums Received.	Losses Paid.	Prem's Rec'd.	Risks Written.	Am't at Risk.*	
American, ...	\$10,372,899	\$88,309	\$108,693	123.08	1.05	1.09			\$8,661,544	\$245,771	\$311,268	126.65	3.59	6.35	
Beverly, ...	—	—	—	—	—	—			80,400	7,323	6,915	94.43	8.60	9.32	
Dwelling-House, ...	5,699,564	59,411	51	.09	—	—			—	—	—	—	—	—	
Eliot, ...	8,879,384	102,616	16,445	16.03	.19	—			—	—	—	—	—	—	
Equitable Marine, ...	—	—	—	—	—	—			276,899	9,348	6,002	64.21	2.17	7.14	
Faneuil Hall, ...	8,657,952	73,552	14,487	19.70	.17	.37			—	—	—	—	—	—	
Firemen's Fire, ...	17,585,558	198,245	65,908	33.25	.7	.94			—	—	—	—	—	—	
First National Fire, ...	8,055,474	121,722	85,942	70.61	1.07	1.10			—	—	—	—	—	—	
Franklin of Boston, ...	10,141,436	102,076	29,327	28.73	.29	—			—	—	—	—	—	—	
Gloucester, ...	3,642,451	57,858	20,412	35.28	.56	.68			332,008	6,497	7,238	111.41	2.18	6.43	
Manufacturers' Fire and Mar., ...	35,992,419	427,542	116,930	27.35	.32	—			9,128,583	76,795	90,910	118.38	1.00	—	
Mercantile Marine, ...	9,018,022	72,718	40,744	56.03	.45	.63			6,450,006	96,118	89,263	92.87	1.38	2.25	
Neptune Fire and Marine, ...	10,346,264	113,611	52,614	46.31	.51	—			7,751,256	62,984	55,613	88.30	.72	—	
North American, ...	9,931,186	85,928	4,741	5.52	.05	—			—	—	—	—	—	—	
Prescott, ...	9,273,677	99,805	11,217	11.24	.12	—			—	—	—	—	—	—	

Salem Marine, ...	-	-	-	-	-	-	\$3,541,008	\$73,704	\$110,505	149.93	3.12	6.84
Shoe and Leather, ...	\$10,276,187	\$111,478	\$35,810	-	32.12	.35	863,250	3,567	-	-	-	-
Springfield Fire and Marine, .	53,621,375	653,009	473,460	.73	72.50	.88	-	-	-	-	-	-
Traders' and Mechanics', . .	2,434,259	31,564	37,096	1.06	117.53	1.52	-	-	-	-	-	-
Washington Fire and Marine,	15,811,671	162,910	51,021	.32	31.32	.32	11,575,991	127,080	99,477	78.28	.86	-
Total, ...	\$229,739,778	\$2,562,354	\$1,164,898	.51	45.46	.51	\$48,660,945	\$709,187	\$777,191	109.59	1.60	-

* Taking mean amount of risks outstanding at beginning and end of year.

TABLE VII.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expense to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
American, ...	\$361,994	\$461,771	—\$99,777	\$41,660	12.44	11.51	—
Beverly, ...	10,958	11,801	—843	1,386	18.93	12.65	\$3,500
Dwelling-House, ...	77,692	22,102	+55,590	22,051	37.12	28.38	—
Eliot, ...	115,302	41,406	+73,896	24,962	24.33	21.65	—
Equitable Marine, ...	11,109	9,818	+1,291	1,316	14.08	11.85	2,500
Faneuil Hall, ...	86,357	45,970	+40,387	31,483	42.80	36.46	—
Firemen's Fire, ...	225,375	97,870	+127,505	31,962	16.12	14.18	—
First National Fire, ...	132,565	123,510	+9,055	31,718	26.06	23.93	6,000
Franklin of Boston, ...	109,895	63,479	+46,416	34,153	33.46	31.08	—
Gloucester, ...	71,779	42,006	+29,773	13,822	21.48	19.26	—
Manufacturers' Fire and Marine, ...	543,510	280,598	+262,912	72,758	14.43	13.39	—
Mercantile Marine, ...	202,345	186,641	+15,704	27,623	16.36	13.65	30,000
Neptune Fire and Marine, ...	197,652	147,810	+49,842	39,582	22.41	20.03	—
North American, ...	109,803	34,873	+74,930	30,131	35.06	27.44	—
Prescott, ...	111,435	45,023	+66,412	33,806	33.87	30.34	—

Salem Marine, ...	\$88,649	\$128,047	—\$39,398	\$7,464	10.13	8.42	-
Shoe and Leather, ...	133,333	68,748	+64,585	32,939	28.63	24.70	-
Springfield Fire and Marine, ...	707,771	687,353	+20,418	168,893	25.86	23.86	\$45,000
Traders' and Mechanics', ...	40,134	54,357	—14,223	9,261	29.34	23.07	8,000
Washington Fire and Marine, ...	312,996	201,777	+111,219	51,280	17.68	16.38	-
Total, ...	\$3,650,654	\$2,754,960	+ \$895,694	\$708,250	21.65	19.40	\$95,000

* Excluding losses, dividends, return premiums and drawbacks, and premiums on re-insurance.

TABLE VIII.—*Insurance Companies of other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1873.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1873.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1873.	Percentage of Sur- plus or Impair- ment, Dec. 31, 73.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1872.	Percentage of Sur- plus or Impair- ment, Dec. 31, 72.
Etna, ...	New York, .	\$200,000	\$12,080,410	\$280,523	\$77,795	\$202,728	\$2,728	1.4	\$183,443	—\$16,557	—8.2
Etna, ...	Hartford, . .	3,000,000	304,103,286	5,760,343	2,268,557	3,491,786	491,786	16.4	2,012,747	+12,747	.6
Amazon, ...	Cincinnati, .	500,000	23,419,083	842,480	342,297	500,183	183	.04	446,462	—53,538	—10.7
American Central, ...	St. Louis, . .	275,000	33,032,503	615,206	323,686	291,520	16,520	6.0	302,555	+27,555	10.
American Fire, ...	Philadelphia, .	400,000	43,928,670	952,664	493,648	457,016	57,016	14.2	414,279	+14,279	3.6
Armenia, ...	Pittsburgh, .	250,000	5,822,346	322,779	52,715	270,064	20,064	8.0	—	—	—
Atlantie, ...	Brooklyn, . .	200,000	19,963,092	369,921	120,154	249,767	49,767	24.9	214,422	+14,422	7.2
Atlantie Fire and Marine, .	Providence, .	200,000	3,726,748	230,022	34,431	195,591	—4,409	—2.2	184,690	—15,310	—7.6
Atlantie Mutual, ...	New York, .	—	116,066,401	15,613,643	4,848,216	10,765,427	2,635,927*	—	10,838,434	+2,930,634	—
Atlantie and Pacific, . . .	Chicago, . .	224,500	7,582,647	325,887	98,023	227,864	33,364	14.9	—	—	—
Atlas, ...	Hartford, . .	200,000	9,611,038	315,502	98,887	216,625	16,625	8.3	—	—	—
Bangor, ...	Bangor, . .	200,520	3,922,633	315,218	118,904	196,314	—4,206	—2.1	223,232	+23,232	11.6
Black River, ...	Watert'n, N. Y.,	250,000	9,572,233	309,175	121,122	188,053	—61,947	—24.8	239,375	—10,625	4.2
Brewers' Fire of America, .	Milwaukee, .	200,000	20,838,980	483,055	236,415	246,640	46,640	23.3	233,124	+33,124	16.6
Brewers' and Malsters', . .	New York, .	200,000	15,191,200	290,303	83,115	207,188	7,188	3.6	160,339	—39,661	—19.9

REPORT OF THE

INSURANCE COMMISSIONER.

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Buffalo German, ...	Buffalo, N. Y., .	\$200,000	\$16,784,173	\$447,273	\$106,422	\$340,851	\$140,851	70.4	-	-	-
Capital City, ...	Albany, ...	150,000	2,664,760	191,191	17,765	173,426	23,426	16.3	\$166,869	+\$16,869	11.2
Citizens', ...	New York, ...	300,000	48,964,995	729,625	202,293	527,332	227,332	75.8	408,400	-41,600	-13.9
Citizens', ...	Newark, N. J., .	200,000	12,812,392	333,455	117,094	216,361	16,361	8.2	-	-	-
Citizens', ...	St. Louis, ...	200,000	5,492,449	369,957	63,959	305,998	105,998	53.0	-	-	-
City, ...	Providence, ...	100,000	7,482,619	178,829	71,326	107,503	7,503	7.5	105,662	+\$5,662	5.7
City Fire, ...	New York, ...	210,000	13,247,086	442,220	40,092	402,128	192,128	91.5	375,898	+\$165,898	79.0
Clay Fire and Marine, ...	Newport, Ky., .	200,000	10,581,316	304,727	98,684	206,043	6,043	3.0	-	-	-
Clinton Fire, ...	New York, ...	250,000	18,802,969	435,194	89,554	345,640	95,640	38.2	302,164	+\$52,164	20.9
Columbia Fire, ...	New York, ...	300,000	18,061,393	399,276	78,927	320,349	20,349	6.8	269,288	-\$30,712	-10.2
Commerce, ...	Albany, ...	200,000	17,109,975	369,522	122,287	247,235	47,235	23.6	217,757	+\$17,757	8.9
Commerce Fire, ...	New York, ...	200,000	7,547,856	267,297	40,204	227,093	27,093	13.5	58,263	-\$141,737	-70.9
Connecticut Fire, ...	Hartford, ...	500,000	23,180,500	765,234	178,252	586,982	86,982	17.4	504,103	+\$4,103	.8
Continental, ...	New York, ...	1,000,000	193,293,619	2,230,392	1,092,418	1,137,974	137,974	13.8	1,053,158	+\$53,158	5.3
Delaware Mutual Safety, ...	Philadelphia, ...	360,000	42,341,949	1,628,302	514,033	1,114,269	-266,645†	-74.1	1,518,558	+\$318,953	88.6
Equitable Fire, ...	Nashville, Tenn., .	200,000	4,814,836	272,588	50,613	221,975	21,975	11.0	-	-	-
Equitable Fire and Marine, ...	Providence, ...	200,000	8,231,580	291,925	78,183	213,742	13,742	6.9	62,887	-\$27,113	-79.0
Exchange Fire, ...	New York, ...	200,010	22,302,774	325,216	94,536	230,680	30,670	15.3	201,251	+\$1,241	.6
Fairfield County Fire, ...	South Norwalk, ...	200,000	10,659,663	307,257	78,940	228,317	28,317	14.1	148,407	-\$51,593	-25.8
Fire Association of Phila., ...	Philadelphia, ...	500,000	119,693,668	2,537,604	1,900,384	637,220	137,220	27.4	617,610	+\$117,610	23.5

† After deducting \$1,020,915, outstanding scrip.

* Scrip outstanding, \$8,129,500.

REPORT OF THE

TABLE VIII.—*Insurance Companies of other States—Continued.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1873.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1873.	Surplus or Impair- ment of Capital or Scrp., Dec. 31, 1873.	Percentage of Sur- plus or Impair- ment, Dec. 31, 73.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impair- ment of Capital or Scrp., Dec. 31, 1872.	Percentage of Sur- plus or Impair- ment, Dec. 31, 72.
Fireman's Fund, ...	San Francisco, .	\$300,000	\$22,680,187	\$577,639	\$241,499	\$336,140	\$36,140	12.0	\$289,092	—\$10,908	—3.6
Franklin, ...	Indianapolis, .	234,400	6,056,105	321,086	59,456	261,630	27,230	11.6	-	-	-
Franklin Fire, ...	Philadelphia, .	400,000	191,891,834	3,200,719	2,589,132	611,587	211,587	52.9	670,350	+270,350	67.6
German, ...	Erie, Pa., . . .	200,000	16,589,858	355,486	229,153	126,333	-73,667	—36.8	191,164	-8,836	-4.4
Germania Fire, ...	New York, . . .	500,000	81,139,824	1,238,327	492,980	745,347	245,347	49.1	563,561	+63,561	12.7
German American, . . .	New York, . . .	1,000,000	64,372,709	1,648,228	459,980	1,188,248	188,248	18.8	1,026,798	+26,798	2.8
Girard Fire and Marine, .	Philadelphia, .	300,000	40,204,303	772,265	332,328	439,937	139,937	46.6	343,859	+43,859	14.6
Glen's Falls, ...	Glen's Falls, . .	200,000	64,407,259	627,827	311,786	316,041	116,041	58.0	255,157	+55,157	27.6
Globe, ...	Chicago, ...	300,000	14,861,943	451,342	183,172	268,170	-31,830	—10.6	-	-	-
Great Western, ...	New York, . . .	662,080	5,514,430	1,158,475	471,501	686,974	24,894	3.7	1,371,623	-281,777	-17.0
Hanover Fire, ...	New York, . . .	400,000	79,698,082	1,079,033	541,489	537,544	137,544	34.4	253,173	+3,173	1.2
Hartford Fire, ...	Hartford, . . .	1,000,000	153,828,819	2,418,707	1,217,311	1,201,396	201,396	20.1	856,119	-143,881	-14.3
Hoffman Fire, ...	New York, . . .	200,000	16,645,557	341,126	110,297	230,829	30,829	15.4	98,242	-106,758	-53.3
Home, ...	New York, . . .	2,500,000	338,449,030	4,852,698	2,113,710	2,738,988	238,988	9.5	2,149,701	-350,299	-14.0
Home, ...	Columbus, . . .	250,000	29,913,750	512,507	246,330	266,177	16,177	6.5	253,996	+3,996	1.6

INSURANCE COMMISSIONER.

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Humboldt,	.	.	.	Newark,	.	\$200,000	\$9,932,932	\$305,111	\$85,008	\$220,103	\$20,103	10.0	\$143,389	—\$6,611	—4.4
Insurance Co. of No. America,	.	.	.	Philadelphia,	.	500,000	195,979,070	3,307,832	2,302,547	1,005,285	505,285	101.0	788,664	+288,664	57.7
Irving,	.	.	.	New York,	.	200,000	8,807,033	279,307	74,787	204,520	4,520	2.3	117,916	—82,084	—41.0
Lamar,	.	.	.	New York,	.	200,000	10,519,670	298,788	76,251	222,537	22,537	11.3	100,606	—9,394	—4.7
Lorillard,	.	.	.	New York,	.	300,000	14,354,780	424,097	88,659	335,438	35,438	11.8	311,379	+11,379	3.8
Manhattan Fire,	.	.	.	New York,	.	250,000	31,292,990	586,451	251,364	335,087	85,087	34.0	300,294	+50,294	20.1
Mercantile Fire,	.	.	.	New York,	.	200,000	10,444,246	266,761	48,425	218,336	18,336	9.2	182,963	—17,037	—8.6
Mercantile Mutual,	.	.	.	New York,	.	500,000	10,282,988	981,903	323,411	658,492	158,492	31.7	583,457	—416,543	—41.6
Merchants',	.	.	.	Providence,	.	200,000	12,213,844	342,646	127,138	215,508	15,508	7.7	146,697	—53,303	—26.6
Merchants',	.	.	.	Newark, N. J.,	.	200,000	31,000,876	681,311	206,770	474,541	274,541	137.3	367,011	+52,551	26.2
Meriden Fire,	.	.	.	Meriden, Conn.,	.	200,000	8,128,063	296,662	76,604	220,058	20,058	10.0	118,167	—11,833	—5.9
Narragansett Fire and Marine,	.	.	.	Providence,	.	200,000	19,372,975	359,567	188,854	170,713	—29,287	—14.6	259,612	+9,612	3.8
National Fire,	.	.	.	Hartford,	.	500,000	28,491,151	831,850	241,552	590,298	90,298	18.0	509,480	+9,480	1.9
National Fire,	.	.	.	New York,	.	200,000	19,420,747	322,096	75,557	246,539	46,539	23.3	214,537	+14,537	7.2
National Fire,	.	.	.	Philadelphia,	.	300,000	20,079,564	544,483	226,456	318,027	18,027	6.0	263,966	—36,034	—12.0
New Hampshire Fire,	.	.	.	Manchester,	.	250,000	14,143,765	345,478	63,439	282,039	32,039	12.8	183,467	—16,533	—8.2
Newport Fire and Marine,	.	.	.	Newport,	.	200,000	6,358,178	291,236	73,808	217,418	17,418	8.7	195,407	—4,593	—2.3
New York and Yonkers Fire,	.	.	.	New York,	.	200,000	9,520,233	270,028	58,188	211,840	11,840	5.9	200,530	+530	.2
Niagara Fire,	.	.	.	New York,	.	500,000	64,867,316	1,301,211	473,627	827,584	327,584	65.5	631,803	+131,803	26.3
Northwestern National,	.	.	.	Milwaukee,	.	300,000	11,786,892	518,619	146,935	371,684	71,684	23.9	286,984	+51,484	21.9

TABLE VIII.—*Insurance Companies of other States—Concluded.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1873.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1873.	Surplus or Impair- ment of Capital or Scrp., Dec. 31, 1873.	Percentage of Sur- plus or Impair- ment, Dec. 31, 73.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impair- ment of Capital or Scrp., Dec. 31, 1872.	Percentage of Sur- plus or Impair- ment, Dec. 31, 72.
Orient, ...	Hartford, . .	\$350,000	*\$26,121,723	\$639,277	\$246,284	\$412,993	\$62,993	17.9	\$430,528	—\$69,472	—13.9
Orient Mutual, ...	New York, . .	—	25,877,078	1,947,826	519,841	1,427,985	—22,754*	—	1,086,240	+22,615	—
Pacific Fire, ...	New York, . .	200,000	27,970,212	587,183	131,499	455,684	255,684	127.8	415,368	+215,368	107.7
Pacific Mutual, ...	New York, . .	—	5,240,594	998,229	262,186	736,043	2,953†	—	—	—	—
Penn Fire, ...	Philadelphia, .	200,250	15,171,587	402,845	177,890	224,955	24,705	12.3	148,541	—8,109	—5.1
Pennsylvania Fire, . . .	Philadelphia, .	400,000	63,023,045	1,366,690	845,152	521,538	121,538	30.4	266,858	—133,142	—33.2
People's, ...	Newark, N. J., .	200,000	14,215,973	360,915	123,212	237,703	37,703	18.8	231,935	+17,474	8.7
People's, ...	Memphis, . .	300,000	4,858,123	405,760	44,765	360,975	60,995	20.3	—	—	—
People's Fire, ...	Trenton, . .	200,000	11,007,873	373,011	100,266	272,745	72,745	36.4	—	—	—
Phenix, ...	Brooklyn, . .	1,000,000	107,097,106	2,003,984	820,776	1,183,208	183,208	18.3	1,043,894	+43,894	4.3
Phenix, ...	Hartford, . .	600,000	113,433,887	1,652,364	886,032	766,332	166,332	27.7	512,021	—87,979	—14.7
Providence Washington, .	Providence, . .	200,000	6,851,028	261,664	61,603	200,061	61	.03	196,920	—3,080	—1.5
Relief Fire, ...	New York, . .	200,000	17,049,400	278,666	67,132	211,534	11,534	5.7	199,864	—136	—0.7
Republic Fire, ...	New York, . .	300,000	38,611,429	637,031	279,143	357,888	57,888	19.3	133,772	—166,228	—55.4
Ridgewood, ...	Brooklyn, . .	200,000	7,215,959	262,094	43,600	218,494	18,494	9.2	—	—	—

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Roger Williams, ...	Providence, .	\$200,000	\$7,313,922	\$298,097	\$81,898	\$216,399	\$16,399	8.2	\$207,418	+\$7,418	3.7
Standard Fire, ...	New York, .	200,000	13,040,722	335,811	69,532	266,279	66,279	33.1	200,849	+849	.4
Star Fire, ...	New York, .	200,000	21,156,976	357,996	127,602	230,394	30,394	15.2	199,467	-533	-2
St. Joseph Fire and Marine, .	St. Joseph, Mo.,	200,000	11,656,751	367,855	129,854	237,981	37,981	19.0	-	-	-
St. Nicholas, ...	New York, .	150,000	15,717,348	239,552	64,817	174,735	24,735	16.5	149,105	-895	-06
St. Paul Fire and Marine, .	St. Paul, Minn.,	400,000	23,513,374	719,622	264,767	454,855	54,855	13.7	407,319	+7,319	1.8
Sun, ...	Cleveland, .	200,000	14,437,892	342,466	99,134	243,332	43,332	21.7	195,423	-4,577	-2.2
Traders', ...	Chicago, .	500,000	17,842,129	742,123	116,183	625,940	125,940	25.2	508,438	+8,438	1.7
Watertown Fire, ...	Watert'n, N. Y.,	200,000	56,939,455	548,350	207,605	340,745	140,745	70.4	315,310	+115,310	57.6
Westchester Fire, ...	New Rochelle, .	200,000	53,043,416	641,493	361,614	279,879	79,879	39.9	217,792	+17,792	8.9
Williamsburgh City Fire, .	Brooklyn, N. Y.,	250,000	52,684,577	688,610	279,982	408,628	158,628	63.4	267,782	+17,782	7.1
Total for 1873, ...		\$33,066,760	\$3,667,334,435	\$89,444,192	\$35,577,389	\$53,866,803	\$9,495,594	28.7	-	-	-
Total for 1872, ...		31,740,377	3,468,900,371	86,284,303	40,694,267	46,818,122	+645,935	+2.0	-	-	-

* After deducting \$955,590 outstanding scrip, and \$495,148 subscription notes.

† After deducting \$673,590 outstanding scrip, and \$59,500 subscription notes.

TABLE IX.—*Insurance Companies of other States.*

NAME OF COMPANY.	FIRE BUSINESS.				RATIO OF LOSS TO			MARINE AND INLAND BUSINESS.				RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Rec'd.	Risks Written.	Am't at Risk.*		Risks Written.	Premiums Received.	Losses Paid.	Prem's Rec'd.	Risks Written.	Am't at Risk.	
Ætna, New York, . . .	\$15,856,020	\$173,080	\$134,201	77.5	.85	1.28		\$161,500	\$3,483	—	—	—	—	—
Ætna, Conn., . . .	341,913,125	4,263,968	2,800,335	65.7	.82	.90		42,250,814	393,211	\$252,392	64.2	.60	47.83	
Amazon, . . .	30,769,852	394,581	375,597	95.2	1.22	1.01		11,049,045	79,620	105,420	132.4	.95	10.40	
American Central, . . .	37,994,832	551,664	296,607	53.8	.78	1.03		3,294,321	33,364	38,651	115.8	1.17	—	
American Fire, . . .	40,348,794	373,643	460,948	123.4	1.14	1.20		—	—	—	—	—	—	
Armenia, . . .	8,486,000	95,367	36,335	38.1	.43	.62		—	—	—	—	—	—	
Atlantic, . . .	30,216,039	310,674	170,339	53.8	.56	.97		—	—	—	—	—	—	
Atlantic Fire and Marine, . . .	5,179,019	48,742	164,861	338.2	3.18	4.55		4,533,415	22,757	33,491	147.2	.74	24.67	
Atlantic Mutual, . . .	—	—	—	—	—	—		396,270,106	5,513,992	2,923,523	53.0	.74	2.79	
Atlantic and Pacific, . . .	9,211,918	193,007	11,849	6.1	.13	.16		—	—	—	—	—	—	
Atlas, . . .	10,763,764	164,767	8,535	5.2	.08	.09		—	—	—	—	—	—	
Bangor, . . .	3,565,347	62,408	107,018	171.5	3.00	3.00		1,287,325	53,752	36,503	67.9	2.83	12.52	
Black River, . . .	12,958,221	198,757	183,283	92.2	1.41	2.15		—	—	—	—	—	—	
Brewers of America, . . .	26,082,533	436,783	240,772	55.1	.92	1.35		—	—	—	—	—	—	
Brewers and Malsters', . . .	23,072,185	127,148	108,295	85.2	.47	.72		11,038,429	90,128	86,085	95.5	.78	9.72	

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Buffalo German, . . .	\$17,054,178	\$181,932	\$59,980	33.0	.35	.36	-	-	-	-	-	-
Capital City, . . .	3,282,291	32,592	9,231	28.3	.28	.36	-	-	-	-	-	-
Citizens', New York, . . .	57,850,124	358,321	228,066	63.6	.39	.44	-	-	-	-	-	-
Citizens', N. J., . . .	15,482,778	215,773	103,334	47.9	.67	.81	-	-	-	-	-	-
Citizens', St. Louis, . . .	9,634,288	113,455	25,356	22.3	.26	.46	\$3,703,521	\$31,277	\$21,184	67.7	.57	42.37
City, Providence, . . .	6,824,545	104,802	55,919	53.3	.82	.84	-	-	-	-	-	-
City Fire, New York, . . .	15,904,953	82,655	64,077	77.5	.40	.47	-	-	-	-	-	-
Clay Fire and Marine, . . .	14,079,837	191,474	52,513	27.4	.37	.50	-	-	-	-	-	-
Clinton Fire, . . .	21,731,371	180,135	99,359	55.2	.46	.52	53,125	2,057	580	28.2	1.09	1.32
Columbia Fire, . . .	20,535,259	166,946	159,825	95.7	.78	.84	2,033,019	19,536	7,398	37.9	.36	7.81
Commerce, Albany, . . .	17,497,900	195,760	154,983	79.2	.88	.80	-	-	-	-	-	-
Commerce Fire, . . .	12,238,272	81,792	98,412	120.3	.80	1.29	30,000	1,550	-	-	-	-
Connecticut Fire, . . .	27,875,500	321,528	182,614	56.8	.65	.80	-	-	-	-	-	-
Continental, . . .	220,195,289	1,633,904	977,841	59.8	.44	.51	-	-	-	-	-	-
Delaware Mutual Safety, . . .	30,230,128	236,650	429,334†	181.4	1.42	1.70	65,634,018	804,235	720,297	89.6	1.10	5.03
Equitable Fire, . . .	6,130,290	89,862	39,716	44.2	.64	.82	-	-	-	-	-	-
Equitable Fire and Marine, . . .	8,668,852	106,024	351,193	331.2	4.05	4.28	1,174,139	7,998	17,778	222.3	1.51	9.56

* Mean amount at risk.

† Including losses by "Boston fire."

TABLE IX.—*Insurance Companies of other States—Continued.*

NAME OF COMPANY.	FIRE BUSINESS.				RATIO OF LOSS TO				MARINE AND INLAND BUSINESS.				RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Rec'd.	Risks Written.	Am't at Risk.*			Risks Written.	Premiums Received.	Losses Paid.	Prem's Rec'd.	Risks Written.	Am't at Risk.	
Exchange Fire, . . .	26,875,280	215,605	127,719	59.2	.47	.70			21,100	805	260	32.3	1.23	2.01	
Fairfield County Fire, . .	14,121,147	167,212	149,461	89.4	1.06	1.36			—	—	—	—	—	—	
Fire Assoc'n of Philadelphia, .	60,398,281	808,366	135,841	16.8	.22	.15			—	—	—	—	—	—	
Fireman's Fund, . . .	33,047,984	468,462	396,160	84.6	1.20	1.69			4,487,840	89,853	23,839	26.5	.53	3.03	
Franklin, Ind., . . .	7,167,648	107,031	17,869	16.7	.25	.29			40,900	678	—	—	—	—	
Franklin Fire, Philadelphia, .	105,273,009	1,347,489	1,165,534	86.5	1.11	.69			—	—	—	—	—	—	
German, . . .	28,711,320	388,363	249,945	64.3	.87	1.77			—	—	—	—	—	—	
Germania Fire, . . .	86,058,823	784,047	534,864	68.2	.62	.59			—	—	—	—	—	—	
German American, . . .	89,690,554	886,477	422,498	47.7	.47	.74			1,500	400	—	—	—	—	
Girard Fire and Marine, . .	39,092,051	420,005	135,734	32.3	.35	.36			—	—	—	—	—	—	
Glen's Falls, . . .	30,887,156	271,962	170,436	62.7	.55	.26			—	—	—	—	—	—	
Globe, . . .	18,682,485	285,652	64,471	22.6	.34	.43			—	—	—	—	—	—	
Great Western, . . .	—	—	—	—	—	—			68,734,262	813,506	825,993	101.5	1.20	5.36	
Hanover Fire, . . .	79,787,325	777,584	451,254	58.0	.56	.56			—	—	—	—	—	—	

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Hartford Fire, ...	161,705,552	2,247,531	1,207,348	53.7	.75	.77	-	-	-	-	-	-	-
Hoffman Fire, ...	20,931,983	279,431	218,119	78.0	1.04	1.28	-	-	-	-	-	-	-
Home, New York, ...	299,154,927	3,100,806	1,889,145	60.9	.63	.56	-	-	-	-	-	-	-
Home, Ohio, ...	29,871,150	371,607	533,173	143.5	1.78	1.35	-	-	-	-	-	-	-
Humboldt, ...	12,466,708	182,815	70,446	38.5	.56	.97	-	-	-	-	-	-	-
Insurance Co. of No. America,	142,681,658	1,844,252	1,425,070	77.3	.99	.82	148,737,557	1,568,289	1,306,709	83.3	.88	17.51	
Irving, ...	11,812,912	113,339	124,053	109.4	1.05	1.73	-	-	-	-	-	-	
Lamar, ...	16,357,708	159,565	111,007	69.6	.68	1.16	3,429,880	8,776	7,894	89.9	.23	105.25	
Lorillard, ...	23,778,737	197,653	98,462	49.8	.41	.69	-	-	-	-	-	-	
Manhattan Fire, ...	49,713,270	590,910	339,649	57.5	.68	1.28	3,337,495	37,312	20,510	55.0	.61	-	
Mercantile Fire, ...	13,210,194	96,218	49,213	51.1	.37	.44	-	-	-	-	-	-	
Mercantile Mutual, ...	-	-	-	-	-	-	114,677,173	1,483,725	1,027,375	69.2	.89	7.47	
Merchants', Providence, ...	13,586,194	188,772	296,926	157.3	2.18	2.36	1,028,569	5,719	154	2.7	.01	1.59	
Merchants', Newark, ...	38,288,511	360,299	94,452	26.2	.25	.35	-	-	520†	-	-	-	
Meriden Fire, ...	10,670,816	133,728	70,702	52.9	.66	1.01	-	-	-	-	-	-	
Narragansett Fire and Marine,	20,230,096	298,809	340,523	114.0	1.68	1.70	-	23,528	29,629	125.9	-	-	
National Fire, Conn., ...	31,320,526	412,378	215,809	52.3	.69	.82	-	-	-	-	-	-	

* Mean amount at risk.

† Loss occurred previous to 1873.

TABLE IX.—*Insurance Companies of other States—Concluded.*

NAME OF COMPANY.	FIRE BUSINESS.				RATIO OF LOSS TO				MARINE AND INLAND BUSINESS.				RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Am't at Risk.*			Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Am't at Risk.	
National Fire, New York, .	22,374,084	157,372	166,574	105.8	.74	.78			-	-	-	-	-	-	-
National Fire, Philadelphia, .	27,430,999	450,766	175,362	38.9	.64	1.13			-	-	-	-	-	-	-
New Hampshire Fire, .	9,186,625	106,045	42,592	40.2	.46	.35			-	-	-	-	-	-	-
Newport Fire and Marine, .	7,548,638	73,049	111,272	152.3	1.47	1.82			38,426,195	132,725	96,088	72.4	.25	18.15	
New York and Yonkers Fire,	12,596,868	120,688	115,349	95.6	.91	1.49			-	-	-	-	-	-	-
Niagara Fire, ...	73,600,099	762,826	501,184	65.7	.68	.73			-	-	-	-	-	-	-
Northwestern National, .	16,926,106	291,155	136,291	46.7	.80	1.48			13,501,324	146,210	76,622	52.4	.57	33.61	
Orient, ...	30,702,339	418,737	246,326	58.8	.80	1.08			-	-	-	-	-	-	-
Orient Mutual, ...	-	-	-	-	-	-			147,412,024	1,435,034	1,235,214	86.1	.84	5.31	
Pacific Fire, ...	30,891,514	228,908	70,811	30.9	.23	.27			-	-	-	-	-	-	-
Pacific Mutual, ...	-	-	-	-	-	-			83,050,722	588,299	317,292	53.9	.38	6.05	
Penn Fire, ...	18,552,196	361,882	136,568	37.7	.75	1.36			-	-	-	-	-	-	-
Pennsylvania Fire, . . .	55,687,295	727,272	518,313	71.3	.93	.95			-	-	-	-	-	-	-
People's, Newark, . . .	17,659,089	235,966	97,325	41.2	.55	.77			-	-	-	-	-	-	-
People's, Memphis, . . .	6,078,508	84,494	9,935	11.7	.16	.20			-	10,773	3,064	28.4	-	-	-

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People's Fire, Trenton, . . .	10,546,724	117,564	34,357	29.2	.33	.31	-	-	-	-	-	-
Phenix, Brooklyn, . . .	141,016,841	1,261,738	751,806	59.6	.53	.75	43,801,157	399,885	321,620	80.4	.73	8.16
Phoenix, Hartford, . . .	105,953,722	1,531,215	883,403	57.7	.83	.72	-	-	-	-	-	-
Providence Washington, . . .	8,972,602	92,640	30,067	32.4	.33	.50	-	-	-	-	-	-
Relief Fire, . . .	19,668,101	169,604	148,818	87.7	.76	.85	-	-	-	-	-	-
Republic Fire, . . .	41,848,242	458,529	418,953	91.4	1.00	1.05	-	-	-	-	-	-
Ridgewood, . . .	9,584,612	81,673	5,310	6.5	.05	.07	1,633,400	3,102	182	5.9	.01	1.21
Roger Williams, . . .	7,749,715	117,751	31,980	27.1	.41	.72	4,105,340	38,553	21,478	55.7	.52	9.40
Standard Fire, . . .	21,958,063	163,894	229,432	140.0	1.04	1.50	-	-	-	-	-	-
Star Fire, . . .	24,783,419	234,505	159,755	68.1	.64	.70	-	-	-	-	-	-
St. Joseph Fire and Marine, . . .	15,408,586	208,060	75,964	36.5	.49	.65	6,333,729	49,094	37,870	77.1	.60	-
St. Nicholas, . . .	16,712,184	165,900	116,697	70.3	.70	.71	-	-	-	-	-	-
St. Paul Fire and Marine, . . .	25,151,672	443,651	253,544	57.1	1.01	1.16	19,182,377	90,000	40,323	44.8	.21	9.02
Sun, . . .	13,352,480	150,003	114,628	76.4	.86	.81	-	-	-	-	-	-
Traders', . . .	26,330,031	277,314	109,229	39.4	.41	.84	15,916,380	96,416	30,295	31.4	.19	2.70
Watertown Fire, . . .	49,101,600	327,491	105,296	32.1	.21	.22	-	-	-	-	-	-
Westchester Fire, . . .	58,199,512	686,393	463,520	67.5	.80	.82	-	-	-	-	-	-
Williamsburgh City Fire, . . .	56,052,965	560,394	342,247	61.1	.61	.72	4,696,550	66,526	21,725	32.6	.46	20.12
Totals, . . .	3,598,909,939	40,272,038	25,909,512	64.3	.72	-	1,265,068,051	14,146,108	9,687,957	68.5	.76	-

* Mean amount at risk.

TABLE X.—*Insurance Companies of other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Paid.
					Premiums Received.	Gross Income.	
Ætna, New York, ...	\$188,698	\$186,900	\$1,798	\$52,699	29.85	27.93	-
Ætna, Conn., ...	4,950,597	4,815,332	135,265	1,109,190	23.82	22.40	\$653,415
Amazon, ...	514,508	691,146	-176,638	210,130	44.31	40.84	-
American Central, ...	611,264	524,628	86,636	178,553	30.52	29.21	10,816
American Fire, ...	427,477	567,311	-139,834	105,500	28.24	24.68	862
Armenia, ...	112,950	87,212	25,738	50,876	53.35	45.04	-
Atlantic, ...	327,931	261,970	65,961	71,631	23.06	21.84	20,000
Atlantic Fire and Marine, ...	92,727	220,470	-127,743	21,858	30.57	23.57	260
Atlantic Mutual, ...	6,221,587	3,813,763	2,407,824	416,846	7.56	6.70	-
Atlantic and Pacific, ...	196,574	99,408	97,166	87,560	45.37	44.54	-
Atlas, ...	172,209	54,942	117,267	46,407	28.16	26.95	-
Bangor, ...	116,160	168,717	-52,557	25,196	21.69	21.69	-
Black River, ...	217,334	269,693	-52,359	86,410	43.47	39.76	-
Brewers' of America, ...	466,085	374,115	91,970	133,342	30.53	28.61	-
Brewers' and Maltsters', ...	227,371	258,306	-30,935	63,926	29.42	28.11	-

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Buffalo German, ...	\$207,338	\$120,670	\$86,668	\$40,690	22.37	19.62	\$20,000
Capital City, ...	42,858	35,250	7,608	12,519	38.41	29.21	13,500
Citizens', New York, ...	398,344	372,072	26,272	112,709	39.60	35.62	31,297
Citizens', New Jersey, ...	233,914	178,753	55,161	63,786	29.56	27.27	10,000
Citizens', St. Louis, ...	169,391	101,215	68,176	36,059	24.91	21.29	18,615
City, Providence, ...	114,134	90,499	23,635	28,142	26.85	24.66	6,437
City Fire, New York, ...	112,146	131,299	—19,153	37,223	45.03	33.19	30,000
Clay Fire and Marine, ...	210,661	137,603	73,058	50,089	26.16	23.78	35,000
Clinton Fire, ...	204,350	177,665	26,685	52,726	28.94	25.80	25,000
Columbia Fire, ...	214,049	231,031	—16,982	63,807	35.02	29.81	—
Commerce, Albany, ...	217,573	232,582	—15,009	57,599	29.42	26.47	20,000
Commerce Fire, ...	100,673	143,249	—42,576	34,838	41.80	34.61	10,000
Connecticut Fire, ...	364,535	270,108	94,427	87,494	27.21	24.00	—
Continental, ...	1,740,275	1,651,305	88,970	582,794	35.67	33.49	85,591
Delaware Mutual Safety, ...	1,133,952	1,352,597	—218,645	116,557	11.20	10.28	36,000
Equitable Fire, Tenn., ...	101,713	86,420	15,293	30,500	33.94	29.99	16,204
Equitable Fire and Marine, ...	133,087	419,935	—286,848	41,057	36.01	30.85	9,906
Exchange Fire, ...	237,583	215,650	21,933	67,670	31.27	28.48	20,001

TABLE X.—*Insurance Companies of other States—Continued.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Paid.
					Premiums Received.	Gross Income.	
Fairfield County Fire, ...	\$186,706	\$206,237	—\$19,531	\$46,775	27.97	25.05	\$10,000
Fire Association of Philadelphia, ...	1,047,801	459,139	588,662	223,299	27.62	21.31	100,000
Fireman's Fund, ...	603,642	633,630	—29,988	196,148	35.13	32.49	17,484
Franklin, Indiana, ...	117,688	51,764	65,924	33,895	31.47	28.80	—
Franklin Fire, Philadelphia, ...	1,533,238	1,844,978	—311,740	551,709	40.94	35.98	127,736
German, ...	401,207	393,152	8,055	103,206	26.58	25.72	40,000
Germania Fire, ...	849,977	898,345	—48,368	313,481	39.98	36.88	50,000
German American, ...	973,776	708,535	265,241	246,037	27.74	25.27	40,000
Girard Fire and Marine, ...	456,626	303,633	152,993	137,899	32.83	30.20	30,000
Glen's Falls, ...	305,802	270,371	35,431	79,934	29.39	26.14	20,000
Globe, ...	306,449	171,671	134,778	107,201	37.53	34.98	—
Great Western, ...	850,654	1,144,213	—293,559	136,023	16.72	15.99	462
Hanover Fire, ...	833,305	751,930	81,375	268,177	34.49	32.18	32,500
Hartford Fire, ...	2,353,709	1,876,826	476,883	619,977	27.58	26.34	49,500

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Hoffman Fire, ...	\$304,347	\$307,795	—\$3,448	\$89,676	32.09	29.46	-
Home, New York, ...	3,364,564	2,875,384	489,180	973,789	31.40	28.94	\$2,450
Home, Ohio, ...	410,223	666,966	—256,743	133,793	36.00	32.61	-
Humboldt, ...	207,712	137,593	70,119	51,897	28.39	24.98	15,250
Insurance Company of North America, ...	3,522,587	3,518,040	4,547	786,261	23.04	22.32	-
Irving, ...	133,455	166,054	—32,599	41,511	36.62	31.11	490
Lamar, ...	184,823	167,882	16,941	48,981	29.10	26.50	-
Lorillard, ...	219,930	206,927	13,003	87,465	44.25	39.77	21,000
Manhattan Fire, ...	647,992	562,980	85,012	177,821	28.30	27.44	25,000
Mercantile Fire, ...	110,890	95,078	15,812	35,865	37.27	32.34	10,000
Mercantile Mutual, ...	1,506,062	1,303,196	202,866	260,806	17.58	17.32	15,015
Merchants', Providence, ...	224,263	353,449	—129,186	56,369	28.98	25.14	-
Merchants', Newark, ...	399,704	230,182	169,522	103,417	28.70	25.87	23,952
Meriden Fire, ...	148,976	107,934	41,042	37,232	27.84	24.99	-
Narragansett Fire and Marine, ...	342,193	467,065	—124,872	96,913	30.06	28.32	-
National Fire, Connecticut, ...	464,141	363,225	100,916	117,416	28.47	25.30	30,000
National Fire, New York, ...	175,506	225,600	—50,094	59,026	37.51	33.63	-
National Fire, Philadelphia, ...	469,037	337,983	131,054	150,667	33.43	32.12	11,954

TABLE X.—*Insurance Companies of other States—Concluded.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Paid.
					Premiums Received.	Gross Income.	
New Hampshire Fire, ...	\$127,228	\$76,342	\$50,886	\$25,749	24.28	20.24	\$8,000
Newport Fire and Marine, ...	220,435	282,654	—62,219	38,175	18.55	17.32	37,119
New York and Yonkers Fire, ...	137,577	172,090	—34,513	56,742	47.01	41.24	—
Niagara Fire, ...	830,940	794,040	36,900	243,559	31.93	29.31	49,297
Northwestern National, ...	451,966	315,710	136,256	102,797	23.50	22.74	—
Orient, ...	460,746	365,751	94,995	119,426	28.52	25.92	—
Orient Mutual, ...	1,478,074	1,558,640	—80,566	192,897	13.44	13.05	—
Pacific Fire, ...	256,405	185,079	71,326	74,268	32.44	28.97	40,000
Pacific Mutual, ...	620,428	624,123	—3,695	265,795	45.18	42.84	—
Penn Fire, ...	373,933	268,265	105,668	123,429	34.11	33.01	8,268
Pennsylvania Fire, ...	787,004	728,506	58,498	209,510	28.81	26.62	682
People's, Newark, ...	256,474	196,290	60,184	68,812	29.16	26.83	24,000
People's, Memphis, ...	122,317	67,444	54,873	30,445	31.96	24.89	24,000
People's Fire, Trenton, ...	137,927	79,634	58,293	33,277	28.31	24.13	12,000
Phenix, Brooklyn, ...	1,750,621	1,665,268	85,353	491,842	29.60	28.09	100,000

INSURANCE COMMISSIONER.

lxxi

Phoenix, Hartford,	\$1,613,223	\$1,334,323	\$278,900	\$450,921	29.45	27.95	-
Providence Washington,	110,237	95,171	15,066	35,104	37.89	31.84	\$30,000
Relief Fire, ...	186,046	201,902	—15,856	43,085	25.40	23.16	10,000
Republic Fire, ...	511,677	613,844	—102,167	167,368	36.50	32.71	27,522
Ridgewood, ...	89,839	41,473	48,366	35,981	42.44	40.05	-
Roger Williams, ...	173,729	101,232	72,497	32,855	21.02	18.91	14,920
Standard Fire, ...	182,498	297,949	—115,451	56,517	34.48	30.97	12,000
Star Fire, ...	254,682	246,709	7,973	76,954	32.82	30.22	10,000
St. Joseph Fire and Marine, ...	283,628	218,055	65,573	74,221	28.86	26.17	30,000
St. Nicholas, ...	176,147	183,219	—7,072	51,523	31.06	29.25	15,000
St. Paul Fire and Marine, ...	591,712	476,939	114,773	139,072	26.06	23.50	44,000
Sun, ...	170,114	164,600	5,514	41,972	27.98	24.67	8,000
Traders', ...	406,661	261,158	145,503	71,634	19.17	17.61	50,000
Watertown Fire, ...	357,566	264,440	93,126	119,144	36.38	33.32	40,000
Westchester Fire, ...	712,099	665,246	46,853	181,779	26.48	25.53	19,947
Williamsburgh City Fire, ...	660,856	571,414	89,442	182,442	29.10	27.61	25,000
Totals, ...	\$58,939,723	\$53,267,076	+ \$5,672,647	\$14,386,344	26.44	24.41	\$2,385,452

TABLE XI.—*Foreign Fire Insurance Companies (for Year ending Dec. 31, 1872).**

NAME OF COMPANY.	Cash Capital.	Amount at Risk, Dec. 31, 1872.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus of Capital Dec. 31, 1872.	Percentage of Surplus, Dec. 31, 1872.	Surplus as regards Policy-holders, Dec. 31, 1871.	Surplus of Capital, Dec. 31, 1871.	Percentage of Surplus, Dec. 31, 1871.
Commercial Union, . . .	\$1,250,000	\$251,425,320	\$5,126,060	\$3,212,085	\$1,913,975	\$863,975	53.12	\$1,753,875	\$503,875	40.31
Hamburg Bremen, . . .	160,000	41,044,567	781,126	469,942	311,184	151,184	94.49	311,184	151,184	94.49
Imperial, ...	3,500,000	§	6,897,025	2,832,570	4,064,455	564,455	16.13	4,093,475	593,475	16.96
Lancashire, ...	730,000	§	2,564,525	1,698,224	866,301	136,301	18.67	857,705	127,005	17.38
Liverpool & London & Globe, . .	1,958,760	1,450,800,270	21,170,910	18,238,274	2,932,636	973,876	49.72	3,329,651	1,370,891	69.99
London Assurance, . . .	2,241,375	§	13,723,185	8,429,735	5,293,450	3,052,075	136.17	5,514,535	3,273,160	146.03
North British and Mercantile, . .	1,250,000	768,550,300	4,964,720	2,029,275	2,935,445	1,685,445	134.83	2,813,445	1,563,445	125.07
Queen, ...	899,000	140,436,270	3,030,230	1,916,080	1,114,150	215,150	23.93	1,428,445	529,445	58.89
Royal, ...	1,445,475	788,694,000	12,016,425	9,076,460	2,939,965	1,494,490	103.39	3,056,210	1,610,735	111.43
Scottish Commercial,†	400,000	§	697,750	234,275	463,475	63,475	15.87	†	-	-
Western Assurance,‡	222,696	22,362,515	562,954	225,867	337,087	114,391	51.36	‡	-	-
Totals,	\$14,057,306	-	\$71,534,910	\$48,362,787	\$23,172,123	\$9,114,817	64.84	-	-	-

* The return of the Western Assurance is rendered to December 31, 1873.

† Admitted to Massachusetts May 31, 1873.

‡ Not returned.

TABLE XII.—*Foreign Fire Insurance Companies.*

NAME OF COMPANY.	HOME OFFICES—1872.*				RATIO OF LOSS TO				UNITED STATES BRANCHES—1873.				RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Prem's Receiv'd.	Risks Written.	Amount at Risk.†	Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Prem's Receiv'd.	Amount at Risk.†
Commercial Union, . .	\$383,665,555	\$1,929,285	\$1,993,785	103.34	.52	18.92			\$69,376,811	\$811,443	\$352,776	43.48	.51	.98	
Hamburg Bremen, . .	76,967,768	420,965	91,585	21.76	.12	.22			32,268,898	373,791	158,249	42.34	.49	.69	
Imperial, ...	†	3,594,235	2,361,710	65.71	—	—			109,881,534	1,206,120	929,374	77.06	.84	.94	
Lancashire, ...	†	†	573,956	—	—	—			48,805,642	533,850	269,332	50.45	.55	.79	
Liverpool and London and Globe, ...	1,517,549,200	6,518,906	5,357,469	82.18	.35	.41			348,365,416	3,524,810	1,980,234	56.18	.57	.82	
London Assurance, . .	†	†	1,031,260	—	—	—			47,572,898	424,989	210,329	49.49	.44	.61	
North British and Mercan- tile, ...	†	†	2,521,830	—	—	8.20			146,719,544	1,648,091	949,193	57.59	.65	.74	
Queen, ...	432,251,410	1,635,350	1,186,035	72.52	.27	23.66			106,364,203	1,290,414	595,474	46.15	.56	.91	
Royal, ...	1,085,188,000	4,780,385	3,215,975	67.27	.30	10.29			172,181,310	2,245,839	1,337,227	59.54	.78	.90	
Scottish Commercial, . .	†	†	221,955	—	—	—			19,415,561	179,870	7,899	4.39	.04	.06	
Western Assurance, . .	43,135,572	654,334	392,076	59.92	.91	—			—	—	—	—	—	—	—

* The return of the Western Assurance is rendered to December 31, 1873.

† Taking mean amount of risks outstanding at beginning and end of year.

† Not returned.

TABLE XIII.—*Foreign Companies—1872.**

NAME OF COMPANY.	Gross Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expense to		Cash Dividends Paid.
					Premiums Received.	Gross Income.	
Commercial Union, ...	\$2,713,565	\$2,616,880	\$96,685	\$466,840	24.20	17.20	\$156,250
Hamburg Bremen, ...	251,194	201,250	49,944	96,546	22.93	38.43	13,120
Imperial, ...	3,817,215	3,845,195	—27,980	1,183,480	32.93	31.01	300,000
Lancashire, ...	922,519	850,050	72,469	184,756	—	20.03	91,337
Liverpool and London and Globe, ...	6,609,770	6,935,893	—326,123	1,578,424	24.21	23.88	—
London Assurance, ...	2,036,365	1,974,615	61,750	405,425	—	19.91	537,930
North British and Mercantile, ...	5,258,490	5,143,630	114,860	2,371,800	—	45.10	250,000
Queen, ...	1,419,775	1,667,085	—247,310	346,195	21.17	24.38	134,850
Royal, ...	4,289,345	4,408,065	—118,720	999,360	20.90	23.30	142,730
Scottish Commercial, ...	387,815	329,180	58,635	89,225	—	23.01	18,000
Western Assurance, ...	618,456	549,871	68,585	127,889	19.54	20.68	29,906
Total, ...	\$28,324,509	\$28,521,714	—\$197,205	\$7,849,940	40.19	27.71	\$1,674,123

* The return of the Western Assurance is rendered to December 31, 1873.

TABLE XIV.—*American Branches—1873.*

NAME OF COMPANY.	Gross Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expense to	
					Premiums Received.	Gross Income.
Commercial Union, ...	\$656,637	\$503,577	\$153,060	\$150,801	18.58	22.96
Hamburg Bremen, ...	350,358	254,444	95,914	96,194	25.73	27.46
Imperial, ...	976,435	1,296,509	—320,074	367,135	30.44	37.60
Laneashire, ...	434,174	365,505	68,669	96,173	18.01	22.15
Liverpool and London and Globe, ...	3,277,258	2,849,006	428,252	868,771	24.65	26.51
London Assurance, ...	429,248	353,602	75,646	143,273	33.71	33.38
North British and Mercantile, ...	1,505,549	1,394,738	110,811	445,545	27.03	29.59
Queen, ...	1,129,307	861,898	267,409	266,424	20.65	23.59
Royal, ...	2,131,596	1,781,946	349,650	444,719	19.80	20.86
Scottish Commercial, ...	165,197	63,797	101,400	55,898	31.08	33.84
Total, ...	\$11,055,759	\$9,725,022	\$1,330,737	\$2,934,933	23.98	26.55

TABLE XV.—Synopsis of Preceding Tables, Guarantee Capital, Amount at Risk, Assets, Liabilities and Surplus.

CLASS OF COMPANIES.	Guarantee Capital.	Amount at Risk.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1873.	Surplus or Impairment of Capital or Scrp, Dec. 31, 1873.	Percentage of Surplus or Impairment, Dec. 31, 73.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impairment of Capital or Scrp, Dec. 31, 1872.	Percentage of Surplus or Impairment, Dec. 31, 72.
Massachusetts Mutual Fire, . . .	-	\$367,659,880	\$4,459,626	\$2,686,876	\$1,772,750	-	-	\$994,574	-	-
Massachusetts Mutual Marine and Fire Marine, ...	\$2,281,436	49,962,058	4,842,400	1,546,918	3,295,482	26.48	-34.68	792,091	-\$458,909	-
Massachusetts Joint Stock, . . .	4,567,000	215,364,712	7,557,175	2,365,364	5,191,811	13.7	-1.6	2,019,316	-35,684	-
Insurance Companies of other States, ...	33,066,700	3,667,334,435	89,444,192	35,577,389	53,866,803	28.7	2.0	46,818,122	+645,935	2.0
Foreign Fire Insurance Companies,*	14,057,306	-	71,534,910	48,362,787	23,172,123	64.84	72.37	23,158,525	+9,723,215	72.37
Total, ...	\$53,972,502	-	\$177,838,303	\$90,539,334	\$87,298,969	14.01	20.24	\$73,782,628	+\$9,874,557	20.24

* For the year ending Dec. 31, 1872.

*Statement of the Receipts and Expenditures of the Insurance
Department for the year ending December 31, 1873.*

[Made pursuant to Chapter 267, Section 9, Acts of 1867.]

RECEIPTS.

Compensation for valuation of life insurance policies, . . .	\$19,956 10
License fees, filing statements, certificates, etc., . . .	20,957 16

\$40,913 26

EXPENDITURES.

Salary of Insurance Commissioner, . . .	\$2,000 00
Salary of Stephen H. Rhodes, Deputy, . . .	3,000 00

Clerks.

F. L. Cutting, First Clerk, . . .	\$2,000 00	
Jas. G. Bovey, Second Clerk, . . .	1,600 00	
Herbert Morissey, Extra, . . .	700 00	
		4,300 00

*Actuarial and Clerical service in the
Valuation of Life Insurance Poli-
cies, etc., viz.:—*

C. E. Weis, ...	\$673 30	
I. M. Johnson, ...	840 00	
F. J. Dyer, ...	840 00	
A. N. Tenney, ...	840 00	
M. A. Allen, ...	840 00	
C. L. Sawyer, ...	840 00	
S. J. Leeds, ...	840 00	
H. A. Peirce, ...	805 00	
G. M. Whitney, ...	825 00	
M. L. McMann, ...	840 00	
E. F. Billings, ...	840 00	
James L. Goodridge, ...	600 00	
Charles E. Cobb, ...	300 00	
All others, ...	641 50	
Julius L. Clarke, actuarial services, . . .	3,000 00	
		13,564 80

\$22,864 80

Contingent Expenses.

Printing and Advertising, ...	\$851 92	
Postage, Telegrams and Expressage, . . .	661 94	
Stationery of all kinds, ...	248 44	
Miscellaneous expenses, ...	325 60	
		2,087 90

\$24,952 70

<i>Amount carried forward, ...</i>			\$40,913 26
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EXPENDITURES—*Continued.*

<i>Amount brought forward,</i>	.	.	.	.	\$40,913 26
RECAPITULATION.					
Expended in Life Department,	.	.	.	\$15,670 74	
Expended in Fire and Marine Dep't,	.	.	.	9,281 96	
Total Expenditures,	.	.	.		24,952 70
Surplus accrued to Commonwealth,	.	.	.	.	\$15,960 56





MASSACHUSETTS MUTUAL
FIRE INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1873.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

BAXTER COBB, *President.*

Secretary, FREEMAN P. HOWLAND.

Office, Washington Street.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$6,200 00	\$7,136 00

City Bonds:—

Chicago Sewerage Bond, ...	\$1,000 00	\$955 00
“ River Improvement Bond, ...	1,000 00	955 00
“ School Bond, ...	1,000 00	955 00
	<u>\$3,000 00</u>	<u>\$2,865 00</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
10 shares State National Bank, Boston, . . .	\$100	\$108	\$1,080 00
10 “ Hide and Leather Nat'l Bank, Boston, . .	100	115	1,150 00
10 “ Globe National Bank, Boston, . . .	100	126	1,260 00
			<u>\$3,490 00</u>

Railroad Bonds:—

Union Pacific Railroad Bond, ...	\$1,000	—	\$835 00
Northern Pacific Railroad Bond, ...	1,000	—	300 00
Eastern Railroad Bond, ...	1,000	—	955 00
			<u>\$2,090 00</u>

Cash Loans:—

	Cash value.
Joint Note of trustees of Puritan Lodge, ...	\$1,000 00
“ “ “ of Masonic Institutions, ...	800 00
Note of New Jerusalem Society, ...	600 00
Note of Union Calvinistic Society, ...	618 80
	<u>\$3,018 80</u>

All other Assets and Property owned by the Company:—

Safe and office furniture, ...	\$125 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$500 00	
Loans on mortgage of real estate (first liens),*	6,075 00	
Cash market value of U. S. securities, ...	7,136 00	
City bonds, ...	2,865 00	
National bank stocks, ...	3,490 00	
Railroad stocks and bonds, ...	2,090 00	
Cash loans, ...	3,018 80	
Cash on hand in the office of the Company, ...	862 52	
Cash deposited in the Abington Nat'l Bank, ...	1,696 33	
Net amount due from agents for premiums collected during the year, ...	853 68	
Interest (not included above) due and not paid, \$172.50; accrued but not due, \$154.34, ...	326 84	
All other assets and property, ... \$125 00		
Gross present Assets, ...		\$28,914 17

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, ...	\$2,787 52	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	17,568 88	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	482 14	
All other debts and obligations; viz., salaries, \$75; office, agency and incidental expenses, \$28.50, ...	103 50	
Gross present Liabilities, ...		20,942 04
Surplus, ...		\$7,972 13

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY,
GLOUCESTER.

[Incorporated March 11, 1847. Commenced business December 28, 1847.]

NATHANIEL DULEY, *President*.*Secretary*, JAMES S. JEWETT.*Office at Annisquam.*

[NOTE.—This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.]

* Value of lands mortgaged, ...	\$2,600 00
Value of buildings thereon, ...	11,300 00
Total value of property mortgaged, ...	\$13,900 00
Amount of insurance held as collateral, ...	7,225 00

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$500 00	\$548 75

Cash Loans :—

	Cash value.
Loaned on personal security, ...	\$1,733 69

All other Assets and Property owned by the Company :—

Postage stamps, ...	\$0 32
Office safe, ...	\$85 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of U. S. securities, ...	\$548 75	
Cash loans, ...	1,733 69	
Cash on hand in the office of the Company, ...	71 43	
Cash deposited in the Salem Savings Bank, ...	836 36	
Cash deposited in the Cape Ann Savings Bank, ...	870 73	
Cash deposited in the Rockport Savings Bank, ...	860 79	
Net amount due from agents for premiums collected during the year, ...	105 82	
Interest (not included above) due and not paid, \$7.42 ; accrued but not due, \$60.65, ...	68 07	
All other assets and property, ...	\$85 00	32
Gross present Assets, ...	—————	\$5,095 96

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 8, 1860. Commenced business October 1, 1860.]

WALDO HIGGINSON, *President.* *Secretary,* EDWARD H. SPRAGUE.
Office, No. 10 Pemberton Square.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 10-40 5 per cent. Bonds, ...	\$10,000 00	\$11,350 00
“ “ 6 per cent. Bonds, 1881, ...	10,000 00	11,725 00
		<u>\$23,075 00</u>

State Bonds :—

Massachusetts 5 per cent. Gold Bonds, ...	\$10,000 00	\$9,800 00
Maine 6 per cent. Currency Bonds, ...	10,000 00	9,850 00
		<u>\$19,650 00</u>

Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Northern Railroad, ...	\$100	\$107	\$5,350 00
50 " Portland, Saco and Portsmouth R. R.,	100	124	6,200 00
Connecticut River R. R. Mortgage 6 per cent. Bonds, ...	—	97	5,820 00
Old Colony and Newport R. R. 7 per ct. Bonds,	—	101	4,040 00
Boston and Maine R. R. 7 per cent. Bonds, .	—	101	5,050 00
Boston and Albany R. R. 7 per cent. Bonds, .	—	102½	5,125 00
Chicago, Burlington and Quincy 7 per cent. Mortgage Bonds, ...	—	90	9,000 00
Burlington and Missouri River R. R. land grant Bonds, ...	—	94	4,700 00
			\$45,285 00

Cash Loans:—

	Cash value.
Corporation notes with security, ...	\$29,877 74

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of U. S. securities . . .	\$23,075 00	
State bonds, ...	19,650 00	
Railroad stocks and bonds, ...	45,285 00	
Cash Loans, ...	29,877 74	
Cash on hand in the office of the Company, .	52 99	
Cash deposited in the Columbian Nat'l Bank, .	9 31	
Office and other premiums unpaid and in proc- ess of collection, ...	447 63	
Interest (not included above) due and not paid and accrued but not due, ...	2,127 60	
Gross present Assets, ...		\$120,525 27

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	\$73,280 13	
State and local taxes, due or accrued, . . .	283 31	
All other debts and obligations; viz., rents, .	91 34	
Gross present Liabilities, ...		73,654 78
Surplus, ...		\$46,870 49

ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873. Commenced business July 19, 1873.]

MOSES COOK, *President.**Secretary*, ALMON E. BRONSON.*Office at Ashfield.*

[NOTE.—This Company insures only dwelling-houses, farm-buildings and their contents, in the town in which it is located.]

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, ...	\$211 35	
Gross present Assets, ...	<u> </u>	\$211 35

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	\$145 14	
Gross present Liabilities, ...	<u> </u>	145 14
Surplus, ...		<u>\$66 21</u>

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated 1844. Commenced business 1845.]

JOSEPH W. CAPRON, *President.**Secretary*, HORATIO N. RICHARDSON.*Office, Union Hall Building.*

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, ...	\$956 55	
Cash deposited in the Providence County Savings Bank, ...	3,937 08	
Cash deposited in the Pawtucket Institution for Savings, ...	1,867 58	
Cash deposited in the Attleborough Savings Bank, ...	520 00	
Net amount due from agents for premiums collected during the year, ...	285 30	
Gross present Assets, ...	<u> </u>	\$7,566 51

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	\$3,781 45	
Gross present Liabilities, ...	<u> </u>	3,781 45
Surplus, ...		<u>\$3,785 06</u>

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH.

[Incorporated March 2, 1833. Commenced business August 1, 1833.]

DAVID K. AKIN, *President.*

Secretary, AMOS OTIS.

Office, No. 64 Hallett Street.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1865, .	\$17,000 00	\$19,380 00

State, County and City Bonds and Loans :—

State of Maine Bonds, ...	\$2,500 00	\$2,500 00
County of Barnstable Loan, ...	3,000 00	3,000 00
City of Sheboygan (Wis.) Bond, ...	750 00	600 00
	\$6,250 00	\$6,100 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares First National Bank, Yarmouth, .	\$100	\$140	\$7,000 00
16 " Tremont National Bank, Boston, .	100	120	1,920 00
10 " Falmouth National Bank, Falmouth, .	100	110	1,100 00
15 " National B'k of Redemption, Boston, .	100	135	2,025 00
4 " Massachusetts National B'k, Boston, .	250	275	1,100 00
10 " Atlas National Bank, Boston, . . .	100	114	1,140 00
			\$14,285 00

Railroad Stocks and Bonds :—

63 shares Old Colony Railroad, ...	\$100	\$110	\$6,930 00
Union Pacific R. R. 6 per cent. Gold Bonds, .	100	80	4,000 00
Chicago, Danville and Vincennes 6 per cent. Gold Bonds, ...	100	80	4,000 00
Northern Pacific R. R. 6 per cent. Gold Bonds, .	100	30	1,500 00
Iowa Falls and Sioux City 6 per cent. Gold Bonds, ...	100	80	800 00
Burlington, Cedar Rapids and Minn. 6 per cent. Gold Bonds, ...	100	80	800 00
			\$18,030 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
4 shares First National Bank, Yarmouth, .	\$540 00	\$450 00

Other Cash Loans :—

	Cash value.
12 notes of hand with satisfactory sureties, ...	\$9,445 10

All other Assets and Property owned by the Company :—

1 safe, ...	\$100 00
Office furniture, ...	50 00
	\$150 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), *	\$225	00
Cash market value of U. S. securities, . . .	19,380	00
State, county and city bonds and loans, .	6,100	00
National bank stocks, ...	14,285	00
Railroad stocks and bonds, ...	18,030	00
Cash loans on collateral security, ...	450	00
Other cash loans, ...	9,445	10
Cash on hand in the office of the Company, .	1,657	39
Cash deposited in the Hyannis Savings Bank, .	1,000	00
Cash deposited in the Barnstable Savings Bank,	1,000	00
Interest (not included above) due and not paid,		
\$148.75 ; accrued but not due, \$137.50, . . .	286	25
All other assets and property, . . . \$150	00	
Gross present Assets, ...	—————	\$71,858 74

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	\$30,641 98	
State and local taxes, due or accrued,	6 07	
Gross present Liabilities,	<u> </u>	30,648 05
Surplus,		<u>\$41,210 69</u>

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTS-
FIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

JOHN C. WEST, *President.*

Secretary, ALBERT B. ROOT.

Office, No. 14 Bank Row.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds of 1867,	\$8,000 00	\$9,250 00

National Bank Stocks:—

	Par val.	Market val.	Total
	per share.	per share.	Market val.
15 shares Pittsfield National Bank, ...	\$ 100	\$135	\$2,025 00

* Value of lands mortgaged,	\$200 00
Value of buildings thereon,	300 00
Total value of property mortgaged,	\$500 00
Amount of insurance held as collateral,	400 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
15 shares First National Bank of Adams, ...	\$1,875 00	\$1,500 00

Other Cash Loans :—

	Cash value.
Loaned on personal security, ...	\$28,605 00

All other Assets and Property owned by the Company :—

Office furniture, ...	\$350 25
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$5,000 00	
Cash market value of U. S. securities, ...	9,250 00	
National bank stocks, ...	2,025 00	
Cash loans on collateral security, ...	1,500 00	
Other cash loans, ...	28,605 00	
Cash on hand in the office of the Company, ...	391 16	
Cash deposited in the Pittsfield National Bank, ...	1,469 26	
Net amount due from agents for premiums collected during the year, ...	85 96	
Office and other premiums unpaid and in process of collection, ...	195 58	
Interest (not included above) accrued but not due, ...	1,247 34	
All other assets and property, ...	\$350 25	
Gross present Assets, ...		\$49,769 30

LIABILITIES.

Losses and claims adjusted, but not yet due, ...	\$100 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	29,004 33	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	50 00	
State and local taxes, due or accrued, ...	28 56	
Gross present Liabilities, ...		29,182 89
Surplus, ...		\$20,586 41

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business, October 14, 1850.]

E. E. MANTON, *President.*

Secretary, WM. B. WHITING.

Office, No. 119 Devonshire Street.

DETAILED STATEMENT OF ASSETS.

City Bonds :—

	Par value.	Market value.
City of Boston 6 per cent. Bonds, ...	\$30,000 00	\$29,212 50
City of Portland 6 per cent. Bonds, ...	27,000 00	25,380 00
		\$54,592 50

Cash Loans :—

	Cash value.
Corporation notes secured by indorsements, ...	\$173,000 00

All other Assets and Property owned by the Company :—

Office furniture, ...	\$2,000 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of city bonds, ...	\$54,592 50
Cash loans, ...	173,000 00
Cash on hand in the office of the Company, . .	2,221 42
Cash deposited in the New England Nat'l Bank, .	11,488 63
Office and other premiums unpaid and in process of collection, ...	38 02
Interest (not included above) accrued but not due, ...	3,955 49
All other assets and property, . . . \$2,000 00	
Gross present Assets, ...	\$245,296 06

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...

State and local taxes, due or accrued, ...	\$151,733 07
Gross present Liabilities, ...	602 75
	152,335 82
Surplus, ...	\$92,960 24

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated February 13, 1829. Commenced business July 4, 1829.]

WILLIAM H. TAYLOR, *President.* *Secretary,* JOS. S. TILLINGHAST.
Office, No. 44 North Water Street, New Bedford.

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, .	\$0 96	
Cash deposited in the Mechanics' Nat'l Bank, .	377 57	
Gross present Assets, ...	—————	\$378 53

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$500 00	
Claimed, reported and supposed losses, not yet adjusted, ...	5,800 00	
Amount required to re-insure all outstanding risks, ...	62,351 85*	
State and local taxes, due or accrued, . . .	14 64	
Gross present Liabilities, ...	—————	\$68,666 49

[NOTE.—Policies are all issued for seven years; the premium is secured by notes assessable as required, and five per cent. on the notes is received in cash when the policy is issued.]

BUILDERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 17, 1868. Commenced business July 1, 1868.]

J. C. HOADLEY, *President.* *Secretary,* H. E. ABBOTT.
Office, No. 70 Devonshire Street, Boston.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$5,000 00	\$5,950 00

State Bonds:—

State of Maine Bonds, ...	\$1,000 00	\$1,000 00
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Railroad Bonds:—

Vermont Central Railroad Bonds, ...	\$1,000 00	\$250 00
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Debts owing the Company:—

	Cash value.
Rent due and accrued, ...	\$141 67

All other Assets and Property owned by the Company:—

Office furniture and fixtures, ...	\$1,250 00
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* One per cent. on amount of risks outstanding.

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$6,700 00	
Cash market value of U. S. securities, ...	5,950 00	
State bonds, ...	1,000 00	
Railroad bonds, ...	250 00	
Cash on hand in the office of the Company, ...	2,136 37	
Cash deposited in the Commonwealth National Bank, ...	5,524 06	
Cash deposited in the Home Savings Bank, ...	2,780 00	
Cash deposited in the Emigrant Savings Bank, ...	250 00	
Net amount due from agents for premiums collected during the year, ...	6,599 14	
Office and other premiums unpaid and in process of collection, ...	5,981 68	
Other debts owing the Company, ...	141 67	
Interest (not included above) due and not paid, \$315; accrued but not due, \$217.83, ...	532 83	
All other assets and property, . . . \$1,250 00		
Gross present Assets, ...	—————	\$37,845 75

LIABILITIES.

Losses and claims adjusted, but not yet due, ...	\$6,771 25	
Claimed, reported and supposed losses, not yet adjusted, ...	1,125 00	
Claims for losses disputed or resisted, ...	2,450 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	24,921 76	
Taxes and duties, due or accrued, ...	140 00	
All other debts and obligations; viz., rents, ...	375 00	
Gross present Liabilities, ...	—————	35,783 01
Surplus, ...		\$2,062 74

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated 1833. Commenced business 1834.]

JOSIAH W. COOK, *President*. *Secretary*, ALFRED L. BARBOUR.
Office, No. 555 Main Street, Cambridgeport.

DETAILED STATEMENT OF ASSETS.

City Loans:—

	Par value.	Market value.
Cambridge Water Loan, ...	\$2,000 00	\$1,920 00
" Funded Loan, ...	6,000 00	5,700 00
	—————	—————
	\$8,000 00	\$7,620 00

* Total value of property mortgaged, ... \$13,500 00
Amount of insurance held as collateral, ... 8,400 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares National City Bank, Cambridge, .	\$100	\$145	\$2,175 00
5 “ Cambridgeport Nat'l B'k, Cambridge, .	100	150	750 00
1 share Framingham Nat'l B'k, Framingham, .	100	130	130 00
			\$3,055 00

Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$7,750 00

All other Assets and Property owned by the Company:—

Safe and office furniture, ...	\$2,000 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$35,600 00	
Cash market value of city loans, ...	7,620 00	
National bank stock, ...	3,055 00	
Cash loans, ...	7,750 00	
Cash on hand in the office of the Company, .	747 32	
Cash deposited in the National City Bank, .	2,688 79	
Net amount due from agents for premiums collected during the year, ...	1,178 00	
Office and other premiums unpaid and in process of collection, ...	859 83	
Interest (not included above) due and not paid, \$168.75; accrued but not due, \$825.20, . .	993 95	
All other assets and property, . . . \$2,000 00		
Gross present Assets, ...		\$60,492 89

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, ...	\$875 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	32,231 99	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	248 33	
State and local taxes, due or accrued, ...	73 70	
All other debts and obligations; viz., rents, \$100; salaries, \$150; office, agency and incidental expenses, \$30.65, ...	280 65	
Gross present Liabilities, ...		33,709 67
Surplus, ...		\$26,783 22

* Value of lands mortgaged, ...	\$37,759 00
Value of buildings thereon, ...	72,360 00
Total value of property mortgaged, ...	\$110,119 00
Amount of insurance held as collateral, ...	34,300 00

CENTRAL MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated May 27, 1867. Commenced business January 1, 1868.]

WM. T. MERRIFIELD, *President.* *Secretary,* HENRY K. MERRIFIELD.*Office, No. 425 Main Street, Worcester.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$11,000 00	\$12,540 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
5 shares Monson National Bank, ...	\$100	\$133	\$665 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
United States Bonds, ...	\$3,420 00	\$3,000 00

Other Claims owing the Company :—

Claim due Company for loss paid under protest, ...	\$4,000 00
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All other Assets and Property owned by the Company :—

Office furniture and property, ...	\$1,500 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of U. S. securities, ...	\$12,540 00
National bank stocks, ...	665 00
Cash loans on collateral security, ...	3,000 00
Cash on hand in the office of the Company, ...	477 20
Cash deposited in the Worcester Safe Deposit and Trust Company, ...	1,589 30
Net amount due from agents for premiums col- lected during the year, ...	10,268 00
Office and other premiums unpaid and in proc- ess of collection, ...	232 00
Other claims owing the Company, ...	\$4,000 00
Interest (not included above) due and not paid, ...	589 75
All other assets and property, ...	\$1,500 00
Gross present Assets, ...	————— \$29,361 25

LIABILITIES.

Losses and claims adjusted, but not yet due, ...	\$3,844 46
Owing for borrowing money, secured by U. S. Bonds, ...	5,000 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	32,068 57
Gross present Liabilities, ...	————— 45,913 03
Balance against the Company, ...	\$16,551 78

CITIZENS' MUTUAL INSURANCE COMPANY, BRIGHTON.

[Incorporated March 7, 1846. Commenced business October 5, 1846.]

STEPHEN W. TROWBRIDGE, *President.* Secretary, JOSEPH W. PEABODY.*Office at Brighton.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States Registered Bonds, ...	\$15,000 00	\$17,400 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
30 shares Hide and Leather Nat'l Bank, Boston,	\$100	\$115	\$3,450 00
50 " First National Bank, Boston, . . .	100	200	10,000 00
			\$13,450 00

Railroad Stocks :—

6 shares Boston and Lowell Railroad, . . .	\$500	\$535	\$3,210 00
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Cash Loans :—

	Cash value.
Loaned on personal security, ...	\$20,593 58

Other Claims owing the Company :—

Boston and Lowell Railroad dividend, ...	\$120 00
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All other Assets and Property owned by the Company :—

Office furniture, ...	\$1,100 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate

owned by the Company, ...	\$5,800 00	
Loans on mortgage of real estate (first liens),*	119,631 00	
Cash market value of U. S. securities, . . .	17,400 00	
National bank stocks, ...	13,450 00	
Railroad stocks, ...	3,210 00	
Cash loans, ...	20,593 58	
Cash on hand in the office of the Company, .	1,237 30	
Cash deposited in the Nat'l Exchange Bank, .	4,520 02	
Net amount due from agents for premiums collected during the year, ...	9,767 15	
Other claims owing the Company, ...	120 00	
Interest (not included above) due and not paid, \$1,351.19 ; accrued but not due, \$2,705.72, . .	4,056 91	
All other assets and property, . . . \$1,100 00		
Gross present Assets, ...		\$199,785 96
<i>Amount carried forward, ...</i>		\$199,785 96

* Value of lands mortgaged, ...	\$127,050 00
Value of buildings thereon, ...	136,700 00

Total value of property mortgaged, ...	\$263,750 00
Amount of insurance held as collateral, ...	86,600 00

Amount brought forward, ... \$199,785 96

LIABILITIES.

Claims for losses disputed or resisted, . . .	\$425 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . .	109,201 94	
All other debts and obligations; viz., rents, . . .	325 00	
Gross present Liabilities, ...	<u>109,951 94</u>	
Surplus, ...		\$89,834 02

CITY MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 11, 1846. Commenced business August, 1846.]

LABAN S. BEECHER, *President.* Secretary, EDWARD RICHARDS.
Office, No. 1935 Washington Street.

DETAILED STATEMENT OF ASSETS.

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
10 shares National Rockland Bank, . . .	\$100	\$150	\$1,500 00

Cash Loans:—

	Cash value
Loaned on personal security, ...	\$2,220 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of national bank stocks, . . .	\$1,500 00	
Cash loans, ...	2,220 00	
Cash on hand in the office of the Company, . . .	1,000 38	
Cash deposited in the Rockland National Bank, . . .	439 91	
Cash deposited in the Institute for Savings, . . .	8,999 86	
Gross present Assets	<u>\$14,160 15</u>	

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . .	\$2,983 77	
Gross present Liabilities, ...	<u>2,983 77</u>	
Surplus, ...		\$11,176 38

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated 1845. Commenced business 1846.]

MARTIN LINCOLN, *President.**Secretary, J. Q. A. LOTHROP.**Office at Cohasset.*

DETAILED STATEMENT OF ASSETS.

Town Loan :—

	Par value.	Market value.
Notes of Town of Cohasset, ...	\$1,600	\$1,600 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
6 shares National City Bank, Boston, . . .	\$100	\$112	\$672 00
3 “ Merchants' National Bank, Boston, . .	100	112	336 00
			\$1,008 00

All other Assets and Property owned by the Company :—

Office furniture and safe, ...	\$200 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of town loan, ...	\$1,600 00
National bank stocks, ...	1,008 00
Cash on hand in the office of the Company, :	324 88
Cash deposited in the Cohasset Savings Bank, .	1,975 39
Interest (not included above) accrued but not due, ...	71 00
All other assets and property, . . . \$200 00	
Gross present Assets, ...	\$4,979 27

LIABILITIES.

Amount required to re-insure all outstanding
risks, taken at 50 per cent. of premiums re-

ceived on unexpired fire risks, ... \$2,631 75

Gross present Liabilities, ...

2,631 75Surplus, ...

\$2,347 52

CONWAY MUTUAL FIRE INSURANCE COMPANY, CONWAY.

[Incorporated April 13, 1849. Commenced business August, 1849.]

ERASMUS D. HAMILTON, *President.**Secretary, HENRY W. BILLINGS.**Office at Conway.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States Bonds, 1881, ...	\$500 00	\$590 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares First National Bank, Greenfield, . . .	\$100	\$150	\$2,250 00
58 “ Conway National Bank, Conway, . . .	100	115	6,670 00
			<u>\$8,920 00</u>

Railroad Stocks and Bonds :—

11 shares Connecticut River Railroad, . . .	\$100	\$138	\$1,518 00
Union Pacific First Mortgage Bond, . . .	.	.	860 00
			<u>\$2,378 00</u>

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
5 shares Conway National Bank, . . .	\$575 00	\$500 00
49 “ “ “ “ . . .	5,635 00	4,000 00
Union Pacific Railroad First Mortgage Bond, . . .	860 00	600 00
	<u>\$7,070 00</u>	<u>\$5,100 00</u>

Other Cash Loans :—

Loaned on personal security, . . .	Cash value. \$2,027 33
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, . . .	\$4,300 00	
Loans on mortgage of real estate (first liens),*	9,460 00	
Cash market value of U. S. securities, . . .	590 00	
National bank stocks, . . .	8,920 00	
Railroad stocks and bonds, . . .	2,378 00	
Cash loans on collateral security, . . .	5,100 00	
Other cash loans, . . .	2,027 33	
Cash on hand in the office of the Company, . . .	2,338 85	
Net amount due from agents for premiums collected during the year, . . .	1,940 16	
Interest (not included above) accrued but not due, . . .	458 00	
Gross present Assets, . . .	<u> </u>	\$37,512 34

LIABILITIES.

Losses and claims adjusted, but not yet due, . . .	\$1,640 00	
Claimed, reported and supposed losses, not yet adjusted, . . .	3,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . .	29,257 56	
Return premiums or cash dividends of profits unpaid on terminated policies, . . .	565 78	
Gross present Liabilities, . . .	<u> </u>	34,963 34
Surplus, . . .		<u>\$2,549 00</u>

* Value of land mortgaged, . . .	\$15,350 00
Value of buildings thereon, . . .	14,400 00

Total value of property mortgaged, . . .	\$29,750 00
Amount of insurance held as collateral, . . .	4,000 00
Amount of prior encumbrance, . . .	2,300 00

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 12, 1837. Commenced business July 1, 1837.]

IRA CLEVELAND, *President.**Secretary,* GEORGE D. GORDON.*Office, High Street.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, 1865, ...	\$6,000 00	\$6,900 00

City Bonds :—

Chicago 7 per cent. Sewerage Bonds, ...	\$2,000 00	\$1,940 00
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National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
12 shares Dedham National Bank, ...	\$100	\$125	\$1,500 00

Railroad Bonds :—

	Par value.	Market value.
Philadelphia and Reading Railroad 7 per cent. Bonds, ...	\$5,000 00	\$5,000 00
Marquette and Ontonagon Railroad 8 per cent. 1st Mortgage Bonds, ...	8,000 00	7,680 00
	<u>\$13,000 00</u>	<u>\$12,680 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$5,500 00	
Cash market value of U. S. securities, ...	6,900 00	
City bonds, ...	1,940 00	
National bank stocks, ...	1,500 00	
Railroad stocks and bonds, ...	12,680 00	
Cash deposited in the Dedham National Bank,	4,015 53	
Net amount due from agents for premiums col- lected during the year, ...	1,533 71	
Interest (not included above) accrued but not due, ...	497 11	
Gross present Assets, ...	<u> </u>	\$34,566 35

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	\$7,524 25	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	1,333 52	
Gross present Liabilities, ...	<u> </u>	8,857 77
Surplus, ...		<u>\$25,708 58</u>

* Value of land mortgaged, ...	\$5,000 09
Value of buildings thereon, ...	11,000 00
Total value of property mortgaged, ...	\$16,000 00
Amount of insurance held as collateral, ...	5,500 00

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1855. Commenced business July 2, 1855.]

E. J. BAKER, *President*.

Secretary, WILLIAM F. TEMPLE.

Office at Port Norfolk.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, registered, . . .	\$14,000 00	\$21,804 00
“ “ “ “ coupon, . . .	4,400 00	

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
20 shares Blue Hill National Bank, Boston, .	\$100	\$110	\$2,200 00
20 “ Howard National Bank, Boston, .	100	105	2,100 00
20 “ Continental National Bank, Boston, .	100	105	2,100 00
12 “ Hide and Leather Nat'l B'k, Boston, .	100	105	1,260 00
30 “ Columbian National Bank, Boston, .	100	135¼*	4,057 50
			\$11,717 50

Railroad Stocks :—

150 shares Boston and Albany Railroad, .	\$100	\$140⅞*	\$21,018 75
33 “ Old Colony Railroad, . . .	100	110¼*	3,638 25
			\$24,657 00

Other Demands owing the Company :—

	Cash value.
Unpaid assessments due and collectible (estimated net), .	\$10,000 00

All other Assets and Property owned by the Company :—

Office furniture, &c., ...	\$500 00
Personal note, ...	445 97
	\$945 97

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate

owned by the Company, ...	\$24,000 00
Loans on mortgage of real estate (first liens),†	21,600 00
Cash market value of U. S. securities, . . .	21,804 00

Amount carried forward, ... \$67,404 00

* Cost.

† Value of land mortgaged, ...	\$11,600 00
Value of buildings thereon, ...	33,300 00
Total value of property mortgaged, ...	\$44,900 00
Amount of insurance held as collateral, ...	21,800 00

<i>Amount brought forward,</i>	\$67,404 00	
Cash market value of national bank stocks,	11,717 50	
Railroad stocks,	24,657 00	
Cash deposited in the New England Safe Deposit Co.,	17,836 78	
Net amount due from agents for premiums collected during the year,	8,171 74	
Other demands owing the Company,	10,000 00	
Interest (not included above) due and not paid, \$365; accrued but not due, \$629.66,	994 66	
All other assets and property,	\$945 97	
Gross present Assets,		\$140,781 68

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	\$97,821 03	
Return premiums or cash dividends of profits unpaid on terminated policies,	300 00	
Gross present Liabilities,		98,121 03
Surplus,		\$42,660 65

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 11, 1829. Commenced business September 5, 1829.]

STEPHEN B. IVES, *President.**Secretary,* CHAS. S. NICHOLS.*Office, No. 97 Washington Street, Salem.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds,	\$1,500 00	\$1,770 00
“ “ Registered Bonds, 1881,	500 00	570 00
Oregon War Loan,	1,000 00	1,100 00
	\$3,000 00	\$3,440 00

City Bonds:—

City of Chicago Bonds,	\$2,000 00	\$1,900 00
“ Portland Bonds,	2,000 00	1,880 00
“ Salem Bonds,	1,000 00	935 00
“ Hartford Bonds,	1,000 00	950 00
“ Brooklyn Bonds,	1,000 00	910 00
“ St. Louis Bonds,	1,000 00	880 00
“ Cincinnati Bonds,	1,000 00	900 00
“ Louisville Bonds,	1,000 00	850 00
	\$10,000 00	\$9,205 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
10 shares National Bank, Salem, . . .	\$100	\$122	\$1,220 00
11 " Asiatic National Bank, Salem, . . .	30	37	407 00
			\$1,627 00

Railroad Stocks and Bonds :—

15 shares Cambridge Railroad, . . .	\$100	\$100	\$1,500 00
\$2,000 Eastern Railroad Bonds, . . .	—	—	1,800 00
\$1,500 Essex Railroad Bonds, . . .	—	—	1,350 00
\$1,000 Michigan Central Railroad Bonds, . . .	—	—	995 00
\$1,000 Central Pacific Railroad Bonds, . . .	—	—	950 00
			\$6,595 00

Other Corporate Stocks :—

20 shares Salem Gas Light Company, . . .	\$100	\$123	\$2,460 00
16 " Lynn Gas Light Company, . . .	100	100	1,600 00
			\$4,060 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of U. S. securities, . . .	\$3,440 00	
City bonds, ...	9,205 00	
National bank stocks, ...	1,627 00	
Railroad stocks and bonds, ...	6,595 00	
Other corporate stocks, ...	4,060 00	
Cash on hand in the office of the Company, . . .	862 91	
Office and other premiums unpaid and in proc- ess of collection, ...	50 00	
Interest (not included above) accrued but not due, ...	365 00	
Gross present Assets, ...		\$26,204 91

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	\$13,800 93	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	140 34	
State and local taxes, due or accrued, ...	3 14	
All other debts and obligations; viz., salaries, \$216.67; office, agency and incidental ex- penses, \$5, ...	221 67	
Gross present Liabilities, ...		14,166 08
Surplus, ...		\$12,038 83

FALL RIVER MANUFACTURERS' MUTUAL INSURANCE COMPANY, FALL RIVER.

[Incorporated 1870. Commenced business May 1, 1870.]

OLIVER CHACE, *President.*

Secretary, ISAAC B. CHACE.

Office, Granite Block, Fall River.

DETAILED STATEMENT OF ASSETS.

Cash Loans:—

Loaned on personal security, ...	Cash value \$45,700 00
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All other Assets and Property owned by the Company:—

Office furniture, ...	\$500 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash loans, ...	\$45,700 00
Cash on hand in the office of the Company, ...	2,396 57
Cash deposited in B. M. C. Durfee & Co.'s bank, ...	2,885 50
Cash deposited in Fall River Savings Bank, ...	3,000 00
Interest (not included above) accrued but not due, ...	939 51
All other assets and property, ...	\$500 00
Gross present Assets, ...	\$54,921 58

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	\$25,088 89
All other debts and obligations; viz., rents, \$23.00; salaries, \$252.50, ...	275 50
Gross present Liabilities, ...	25,364 39
Surplus, ...	\$29,557 19

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

(FIRST CLASS.)

[Incorporated March 23, 1847. Commenced business September 1, 1847.]

LEWIS H. BRADFORD, *President.*

Secretary, EDWARD P. DOWNE.

Office, Main Street, Fitchburg.

DETAILED STATEMENT OF ASSETS.

Railroad Bonds:—

Agricultural Branch Railroad Bonds, ...	Market value. \$3,000 00
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Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Boston, Clinton and Fitchburg Railroad, . . .	\$7,500 00	\$7,000 00

Other Cash Loans :—

	Cash value.
Loaned on personal security, ...	\$25,075 00

All other Assets and Property owned by the Company :—

Safe and office furniture, ...	\$1,400 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$90,680 00	
Cash market value of railroad bonds, . . .	3,000 00	
Cash loans on collateral security, ...	7,000 00	
Other cash loans, ...	25,075 00	
Cash deposited in bank, ...	7,359 22	
Interest (not included above) due and not paid, and accrued but not due, ...	3,353 76	
All other assets and property, . . . \$1,400 00		
Gross present Assets, ...	—————	\$136,467 98

LIABILITIES.

Adjusted losses and claims, due and unpaid, . .	\$6,710 00	
Losses and claims adjusted, but not yet due, . .	1,820 74	
Claimed, reported and supposed losses, not yet adjusted, ...	2,125 00	
Claims for losses disputed or resisted, . . .	4,400 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	112,785 45	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	2,099 19	
State and local taxes, due or accrued, . . .	120 19	
All other debts and obligations; viz., salaries, .	9,105 00	
Gross present Liabilities, ...	—————	130,151 62
Surplus, ...		\$6,316 36

* Value of lands mortgaged, ...	\$133,150 00
Value of buildings thereon, ...	148,500 00
Total value of property mortgaged, ...	\$281,650 00
Amount of insurance held as collateral, ...	95,125 00

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

(SECOND CLASS.)

DETAILED STATEMENT OF ASSETS.

Railroad Bonds:—

	Par val. per share.	Market val. per share.	Total. Market val.
Agricultural Branch Railroad Bonds, ...	\$100	\$100	\$3,000 00

Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$11,034 90*

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),†	\$35,059 20
Cash market value of railroad bonds, ...	3,000 00
Cash loans, ...	11,034 90
Cash on hand in the office of the Company, and deposited in bank, ...	9,190 13
Interest (not included above) due and not paid, \$516.65; accrued but not due, \$984.97, ...	1,501 62
Gross present Assets, ...	<u>\$59,785 85</u>

LIABILITIES.

Claims for losses disputed or resisted, ...	\$3,500 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	10,249 09
State and local taxes, due or accrued, ...	50 32
All other debts and obligations; viz., salaries, ...	30 35
Gross present Liabilities, ...	<u>13,829 76</u>
Surplus, ...	<u>\$45,956 09</u>

* \$1,400 secured by collaterals.

† Value of lands mortgaged, ...	\$44,050 00
Value of buildings thereon, ...	70,600 00
Total value of property mortgaged, ...	<u>\$114,650 00</u>
Amount of insurance held as collateral, ...	30,450 00

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated February 18, 1828. Commenced business September 12, 1829.]

WM. B. WASHBURN, *President.* *Secretary,* GORHAM D. WILLIAMS.
Office, No. 7 Bank Row.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$9,500 00	\$10,450 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
44 shares First National Bank, Greenfield, .	\$100	\$130	\$5,720 00
5 “ Franklin Co. Nat'l Bank, Greenfield, .	100	125	625 00
10 “ Conway National Bank, Conway, .	100	105	1,050 00
32 “ Shelburne Falls Nat'l B'k, Shelburne, .	100	120	3,840 00
			\$11,235 00

Railroad Bonds :—

New London Northern Railroad Bond, . . .	—	—	\$2,000 00
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Other Corporate Stocks :—

210 shares Greenfield Gas-Light Co., . . .	\$50	\$41	\$8,610 00
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Securities held as Collateral for Cash Loans :—

	Par value.	Loaned thereon.
10 shares National City Bank, Boston, . . .	\$1,000 00	\$2,000 00
10 “ Taunton National Bank, Taunton, . . .	1,000 00	

Other Cash Loans :—

	Cash value.
Loaned on personal security, ...	\$1,300 00

All other Assets and Property owned by the Company :—

United States stamps, ...	\$66 75
Office furniture, ...	\$800 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$2,500 00
Cash market value of U. S. securities, . . .	10,450 00
National bank stocks, ...	11,235 00
Railroad bonds, ...	2,000 00
Other corporate stocks, ...	8,610 00
<i>Amount carried forward, ...</i>	\$34,795 00

* Value of lands mortgaged, ...	\$3,000 00
Value of buildings thereon, ...	4,000 00
Total value of property mortgaged, ...	\$7,000 00

<i>Amount brought forward,</i>	\$34,795 00	
Cash loans on collateral security, ...	2,000 00	
Other cash loans, ...	1,300 00	
Cash deposited in the First National (Greenfield) Bank, ...	64 31	
Cash deposited in the Franklin Savings Instit'n,	2,000 00	
Cash deposited in the Northampton Savings B'k,	1,000 00	
Cash deposited in the Windham Provident Institution, ...	667 08	
Net amount due from agents for premiums collected during the year, ...	2,776 05	
Office and other premiums unpaid and in process of collection, ...	377 37	
Interest (not included above) due and not paid, and accrued but not due, ...	1,062 75	
All other assets and property, . . . \$800 00	66 75	
Gross present Assets, ...	<u> </u>	\$46,109 31

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$3,100 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	30,993 12	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	404 78	
State and local taxes, due or accrued, ...	24 55	
All other debts and obligations; viz., rents, \$75; office, agency and incidental expenses, \$5.75,	80 75	
Gross present Liabilities, ...	<u> </u>	34,603 20
Surplus, ...		<u>\$11,506 11</u>

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

N. H. GRIFFITH, *President.**Secretary,* NATHANIEL LADD.*Office, No. 2 Common Street, Groveland.*

[This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses as they occur.]

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$115 00	
Owing for borrowed money, secured by treasurer's note, approved by directors, ...	565 00	
Gross present Liabilities, ...	<u> </u>	\$680 00

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTH-AMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

SAMUEL T. SPAULDING, *President.* *Secretary,* HARVEY KIRKLAND.
Office, Main Street.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$8,000 00	\$9,440 00
“ “ 5-20 Bonds, ...	13,000 00	14,870 00
“ “ 10-40 Bonds, ...	8,000 00	8,800 00
	\$29,000 00	\$33,110 00

National Bank Stocks :—

	Par val.	Market val.	Total
	per share.	per share.	Market val.
20 shares Northampton National Bank, . . .	\$100	\$150	\$3,000 00

Railroad Stocks and Bonds :—

53 shares Connecticut River Railroad, . . .	\$100	\$132	\$6,996 00
Peoria and Rock Island Railroad Bonds, . . .	100	90	4,500 00
			\$11,496 00

Cash Loans :—

	Cash value.
Loaned on personal security, ...	\$1,800 00

All other Assets and Property owned by the Company :—

Office safe and furniture, ...	\$500 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$5,900 00	
Cash market value of United States securities,	33,110 00	
National bank stocks, ...	3,000 00	
Railroad stocks and bonds, ...	11,496 00	
Cash loans, ...	1,800 00	
Cash on hand in the office of the Company, . .	1,514 81	
Cash deposited in the Northampton Nat'l Bank,	1,350 23	
Interest (not included above) due and not paid,		
\$131.40; accrued but not due, \$1,147.45, . .	1,278 85	
All other assets and property, . . . \$500 00		
Gross present Assets, ...		\$59,449 89
<i>Amount carried forward, ...</i>		\$59,449 89

* Value of lands mortgaged, ...	\$4,200 00
Value of buildings thereon, ...	28,600 00
Total value of property mortgaged, ...	\$32,800 00
Amount of insurance held as collateral, ...	7,300 00

Amount brought forward, ... \$59,449 89

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...			\$23,524 69	
Return premiums or cash dividends of profits unpaid on terminated policies, ...			559 80	
State and local taxes, due or accrued, ...			23 60	
All other debts and obligations; viz., salaries, ...			100 00	
Gross present Liabilities, ...				24,208 09
Surplus, ...				\$35,241 80

HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business September 1, 1826.]

AMOS BATES, *President.*

Secretary, DAVID HARDING.

Office at Hingham.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States Bonds, 1881, ...	\$8,500 00	\$9,966 25
“ “ 5-20 Bonds, ...	29,500 00	33,872 50
“ “ 10-40 Bonds, ...	3,000 00	3,405 00
	\$41,000 00	\$47,243 75

State, City and Town Bonds and Loans:—

Rhode Island 6 per cent. Bonds, ...	\$3,000 00	\$2,932 50
Vermont 6 per cent. Bonds, ...	2,000 00	1,980 00
Maine 6 per cent. Bonds, ...	15,000 00	14,775 00
City of Portland 6 per cent. Bonds, ...	3,000 00	2,812 50
Plymouth Water Scrip, ...	4,500 00	4,500 00
Town of Hingham Note, ...	3,000 00	3,000 00
	\$30,500 00	\$30,000 00

• National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
57 shares Hingham National Bank, Hingham, .	\$70	\$80	\$4,560 00
60 “ Old Colony Nat'l Bank, Plymouth, .	100	125	7,500 00
15 “ Abington National Bank, Abington, .	100	130	1,950 00
10 “ Globe National Bank, Boston, .	100	122	1,220 00
19 “ Hamilton National Bank, Boston, .	100	119	2,261 00
29 “ Eagle National Bank, Boston, .	100	114	3,306 00
12 “ Union National Bank, Boston, .	100	145	1,740 00
34 “ State National Bank, Boston, .	100	105	3,570 00
26 “ North America Nat'l Bank, Boston, .	100	100	2,600 00
15 “ Commerce National Bank, Boston, .	100	115	1,725 00
45 “ Webster National Bank, Boston, .	100	102	4,590 00
			\$35,022 00

Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
92 shares Old Colony and Newport Railroad, .	\$100	\$110½	\$10,166 00
76 “ Boston and Albany Railroad, . .	100	139½	10,602 00
40 “ Taunton Branch Railroad, . .	100	128	5,120 00
Boston and Albany 7 per cent. Bonds, . .	—	—	5,137 50
Boston and Lowell 7 per cent. Bonds, . .	—	—	10,100 00
Boston and Maine 7 per cent. Bonds, . .	—	—	10,100 00
Eastern 7 per cent. Notes, ...	—	—	5,000 00
			\$56,225 50

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
5 shares Ogdensburg and Lake Champlain Railroad, preferred, ...	\$460 00	\$400 00

Other Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$1,200 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$4,000 00	
Loans on mortgage of real estate (first liens),*	55,550 00	
Cash market value of U. S. securities, . .	47,243 75	
State, city and town bonds and loans, . .	30,000 00	
National bank stocks, ...	35,022 00	
Railroad stocks and bonds, ...	56,225 50	
Cash loans on collateral security, ...	400 00	
Other cash loans, ...	1,200 00	
Cash on hand in the office of the Company, .	7,566 85	
Cash deposited in the Hingham Nat'l Bank, .	10,851 00	
Cash deposited in the New England Trust Co.,	4,207 31	
Cash deposited in the Hingham Institution for Savings, ...	1,000 00	
Net amount due from agents for premiums col- lected during the year, ...	7,071 82	
Interest (not included above) due and not paid, \$425.50; accrued but not due, \$2,452.36, . .	2,877 86	
Gross present Assets, ...		\$263,216 09

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	\$141,078 52	
All other debts and obligations; viz., salaries,	165 00	
Gross present Liabilities, ...		141,243 52
Surplus, ...		\$121,972 57

* Value of lands mortgaged, ...	\$46,800 00
Value of buildings thereon, ...	68,500 00

Total value of property mortgaged, ...	\$115,300 00
Amount of insurantee held as collateral, ...	43,400 00

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

AUGUSTUS STORY, *President.**Secretary,* THOMAS H. JOHNSON.*Office, No. 114 Washington Street, Salem.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1865, gold, . . .	\$6,500 00	\$7,507 50
“ “ “ “ of 1867, “ . . .	7,500 00	8,690 25
	\$14,000 00	\$16,197 75

State and City Bonds:—

Massachusetts State Bonds, 1893, gold, . . .	\$4,000 00	\$4,000 00
Boston City Loan, 1876, Registered, . . .	1,000 00	990 00
Bangor “ 1874, ...	1,000 00	990 00
Chelsea “ 1892, ...	17,000 00	15,980 00
Lynn “ 1884, ...	5,000 00	4,750 00
Lowell “ 1890, ...	4,000 00	3,800 00
Milwaukee “ 1891, ...	2,500 00	2,125 00
Portland “ 1887, ...	5,000 00	4,750 00
Salem “ 1876, ...	2,000 00	1,960 00
Salem “ 1891, ...	10,000 00	9,200 00
	\$51,500 00	\$48,545 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
31 shares National Exchange Bank, Salem, .	\$100	\$119	\$3,689 00
35 “ Mercantile National Bank, Salem, .	100	120	4,200 00
137 “ Salem National Bank, Salem, .	100	123	16,851 00
60 “ Nat'l Bank of Commerce, Boston, .	100	115	6,900 00
50 “ National Bank of Republic, Boston, .	100	128	6,400 00
50 “ Merchants' National Bank, Boston, .	100	135	6,750 00
40 “ National Revere Bank, Boston, .	100	116	4,640 00
			\$49,430 00

Railroad Stocks and Bonds:—

100 shares Pittsburg, Fort Wayne and Chicago Railroad, ...	\$100	\$88	\$8,800 00
50 “ Ogdensburg and Lake Champlain Railroad, ...	100	57	2,850 00
31 “ Old Colony Railroad, ...	100	110 $\frac{1}{4}$	3,417 75
50 “ Portland, Portsmouth and Saco R.R., .	100	123	6,150 00
\$16,500 Chicago, Burlington and Quincy Rail- road Bonds, ...	—	—	14,850 00
			\$36,067 75
<i>Amount carried forward, ...</i>			\$36,067 75

<i>Amount brought forward,</i>	.	.	.	.	.	.	\$36,067 75
\$10,000 Eastern Railroad 7 pr ct. Bonds of 1882,	-	-					9,750 00
\$5,000 " " 6 " " of 1888,	-	-					4,500 00
\$5,000 " " 6 " " of 1889,	-	-					4,500 00
\$5,000 Old Colony " 7 " " of 1877,	-	-					5,000 00
\$3,500 Michigan Southern and Northern Indiana Railroad 2d Mortgage Bonds,	-	-					3,500 00
\$10,000 Philadelphia and Reading Railroad 7 per cent. Bonds,	-	-					10,100 00
\$2,000 Vermont Central and Vermont and Canada Railroad 8 per cent. Bonds,	-	-					1,600 00
							\$75,017 75

Other Corporate Bonds:—

\$5,000 Portland Water Co.'s Bonds, 1888, gold,	-	-	\$4,500 00
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Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
8 shares Naumkeag Cotton Co., Salem,	\$1,848 00	\$1,500 00
3 " Naumkeag National Bank,		
4 " Central National Bank, Lynn,		
100 " Salisbury Mills Co.,	9,800 00	10,000 00
10 " Chicago, Burlington and Quincy R.R.,	1,470 00	1,342 58
Butchers' Slaughtering and Melting Association		
Bond,		
	\$13,118 00	\$12,842 58

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company,	\$55,000 00
Loans on mortgage of real estate (first liens),*	6,500 00
Cash market value of U. S. securities,	16,197 75
State and city bonds,	48,545 00
National bank stocks,	49,430 00
Railroad stocks and bonds,	75,017 75
Other corporate bonds,	4,500 00
Cash loans on collateral security,	12,842 58
Cash on hand in the office of the Company,	15,030 91
Cash deposited in the Salem National Bank,	8,496 14
Net amount due from agents for premiums collected during the year,	555 58

Amount carried forward, ... \$292,115 71

* Value of lands mortgaged,	\$3,100 00
Value of buildings thereon,	11,500 00
Total value of property mortgaged,	\$14,600 00
Amount of insurance held as collateral,	6,000 00

Amount brought forward, ...	\$292,115 71	
Office and other premiums unpaid and in process of collection, ...	18 25	
Interest (not included above) due and not paid, \$680; accrued but not due, \$1,351.50, ...	2,031 50	
Gross present Assets, ...	—————	\$294,165 46

LIABILITIES.

Claimed, reported and supposed losses not yet adjusted, ...	\$1,200 00	
Claims for losses disputed or resisted, ...	700 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	174,085 88	
Return premiums on settled, cancelled or surrendered policies, ...	133 74	
Gross present Liabilities, except Guarantee Capital, ...	—————	176,119 62
Surplus as regards Policy-holders, ...		\$118,045 84
Paid-up Guarantee Capital, ...		100,000 00
Surplus over Guarantee Capital, ...		\$18,045 84

HOUSATONIC MUTUAL FIRE INSURANCE COMPANY, STOCK-BRIDGE.

[Incorporated 1854. Commenced business 1854.]

MARSHALL WARNER, *President.**Secretary,* HENRY J. DUNHAM.*Office at Stockbridge.*

DETAILED STATEMENT OF ASSETS.

Town Bonds:—

	Par value.	Market value.
Stockbridge Town Bonds, ...	\$500 00	\$500 00

Other Corporate Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
5 shares Marlboro' Paper Co., ...	\$100	\$125	\$625 00

Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$373 98

All other Property owned by the Company:—

Office safe and furniture, ...	\$300 00
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ASSETS OF THE COMPANY, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$4,900 98	
Cash market value of town bonds, ...	500 00	
Other corporate stocks, ...	625 00	
Cash loans, ...	373 98	
Cash deposited in the Housatonic Nat'l Bank, .	92 53	
Net amount due from agents for premiums collected during the year, ...	1,047 45	
All other assets and property, . . . \$300 00		
Gross present Assets, ...	—————	\$7,539 94

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$900 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	11,802 59	
Gross present Liabilities, ...	—————	12,702 59
Balance against the Company, ...		\$5,162 65

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

JAMES K. FELLOWS, *President.**Secretary,* JAMES COOK.*Office, No. 49 Central Street, Lowell.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$13,200 00	\$15,345 00
“ “ 10-40 Bonds, ...	500 00	566 25
“ “ Bonds of 1881, ...	2,550 00	2,989 88
	\$16,250 00	\$18,901 13

County and Town Bonds:—

Lyon County (Kansas) Bond, ...	\$1,000 00	\$750 00
Edwardsville Town (Ill.) Bond, ...	1,000 00	980 00
	\$2,000 00	\$1,730 00

Railroad Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
29 shares Vermont and Canada Railroad, .	\$100	\$48	\$1,392 00
6 “ Vermont and Mass. Railroad, . .	100	80	480 00
			\$1,872 00

Other Corporate Stocks:—

4 shares Massachusetts Manuf'g Company, .	\$1,000	\$1,100	\$4,400 00
7 “ Lowell Manufacturing Company, . .	690	750	5,250 00
			\$9,650 00

* Value not returned.

All other Assets and Property owned by the Company :—

Office furniture, ... \$10 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of U. S. securities, . . .	\$18,901 13	
County and town bonds, ...	1,730 00	
Railroad stocks, ...	1,872 00	
Other corporate stocks, ...	9,650 00	
Cash on hand in the office of the Company, .	31 63	
Cash deposited in the First National Bank, .	103 00	
Cash deposited in the Lowell Institution for Savings, ...	500 00	
Office and other premiums unpaid and in process of collection, ...	410 28	
Interest (not included above) due and not paid, \$793.50 ; accrued but not due, \$250, . . .	1,043 50	
All other assets and property, . . . \$10 00		
Gross present Assets, ...		\$34,241 54

LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$1,486 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	9,192 10	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	98 64	
State and local taxes, due or accrued, . . .	22 62	
All other debts and obligations; viz., office, agency and incidental expenses, ...	145 12	
Gross present Liabilities, ...		10,944 48
Surplus, ...		\$23,297 06

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated February 20, 1823. Commenced business August 1, 1823.]

THOMAS B. NEWHALL, *President.* *Secretary,* WM. F. JOHNSON.

Office No. 2 Savings Bank Building, Lynn.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States Currency Bonds, Registered, .	\$10,000 00	\$11,200 00
City Bonds :—		
Chicago River Bonds, ...	\$2,000 00	\$1,960 00
City of Lynn Bonds, ...	930 00	950 00
	<u>\$2,930 00</u>	<u>\$2,910 00</u>

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares First National Bank, Lynn, . .	\$100	\$116	\$5,800 00
30 " National City Bank, Lynn, . .	100	130	3,900 00
5 " Central National Bank, Lynn, . .	100	130	650 00
			\$10,350 00

Railroad Bonds :—

Eastern Railroad Bonds, ...	\$100	\$105	\$630 00
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Cash Loans :—

Loaned on personal security, ...			Cash value. \$1,300 00
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All other Assets and Property owned by the Company :—

Office furniture and safe, ...	\$600 00		
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$2,500 00		
Cash market value of United States securities,	11,200 00		
City bonds, ...	2,910 00		
National bank stocks, ...	10,350 00		
Railroad bonds, ...	630 00		
Other cash loans, ...	1,300 00		
Cash on hand in the office of the Company, .	1,450 00		
Cash deposited in the Lynn Five Cent Savings Bank, ...	1,000 00		
Cash deposited in the Lynn Institution for Sav- ings, ...	1,000 00		
Cash deposited in the Salem Savings Bank, .	800 00		
Interest (not included above) accrued but not due, ...	828 40		
All other assets and property, . . \$600 00			
Gross present Assets, ...			\$33,968 40

LIABILITIES.

Claims for losses disputed or resisted, . . .	\$500 00		
Amount required to re-insure all outstanding risks, taken at fifty per cent. of premiums re- ceived on unexpired fire risks, ...	15,072 11		
Return premiums on settled, cancelled or sur- rendered policies, ...	272 43		
Gross present Liabilities, ...			15,844 54
Surplus, ...			\$18,123 86

* Value of lands mortgaged, ...	\$3,000 00
Value of buildings thereon, ...	4,000 00

Total value of property mortgaged, ...	\$7,000 00
Amount of insurance held as collateral, ...	2,000 00

MASSACHUSETTS MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated December 21, 1872. Commenced business January 1, 1873.]

CHAS. B. CUMINGS, *President.**Secretary, JOHN M. CORBETT.**Office, No. 39 Court Street, Boston.*

DETAILED STATEMENT OF ASSETS.

City Bonds and Loans :—

	Par value.	Market value.
City of Charlestown Bonds, ...	\$10,000 00	\$9,900 00
“ Boston Bonds, ...	13,000 00	12,740 00
“ Cambridge Notes, ...	16,000 00	16,000 00
	\$39,000 00	\$38,640 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
150 shares Tremont National Bank, Boston, .	\$100	\$117	\$17,550 00
80 “ Hamilton National Bank, Boston, .	100	120	9,600 00
100 “ Merchants' National Bank, Boston, .	100	130½	13,050 00
70 “ National Union Bank, Boston, .	100	145	10,150 00
160 “ New England Nat'l Bank, Boston, .	100	135	21,600 00
100 “ Columbian National Bank, Boston, .	100	132	13,200 00
25 “ Globe National Bank, Boston, .	100	127	3,175 00
100 “ National Webster Bank, Boston, .	100	99	9,900 00
			\$98,225 00

Railroad Bonds :—

	Par value.	Market value.
Western Railroad Bonds, ...	\$10,000 00	\$9,800 00
Eastern Railroad Bonds, ...	15,000 00	14,550 00
Old Colony and Newport Railroad Bonds, .	1,000 00	985 00
		\$25,335 00

Cash Loans :—

	Cash value.
Note of Old Colony Railroad Company, ...	\$25,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$103,500 00
Cash market value of city bonds and loans, .	38,640 00
National bank stocks, ...	98,225 00
Railroad stocks and bonds, ...	25,335 00
Cash loans, ...	25,000 00
<i>Amount carried forward, ...</i>	<i>\$290,700 00</i>

* Value of lands mortgaged, ...	\$71,500 00
Value of buildings thereon, ...	124,100 00
Total value of property mortgaged, ...	\$195,600 00
Amount of insurance held as collateral, ...	102,000 00

<i>Amount brought forward,</i>	\$290,700 00	
Cash on hand in the office of the Company, ...	445 05	
Cash deposited in the New England Trust Co., ...	16,061 02	
Office and other premiums unpaid and in process of collection, ...	3,624 50	
Interest (not included above) due and not paid, \$700; accrued but not due, \$3,125.56, ...	3,825 56	
Gross present Assets, ...	<u> </u>	\$314,656 13
LIABILITIES.		
Amount required to re-insure all outstanding risks, ...	\$92,242 24	
Gross present Liabilities, except Guarantee Capital, ...	<u> </u>	92,242 24
Surplus as regards Policy-holders, ...		\$222,413 89
Guarantee Capital, ...		200,000 00
Surplus over Guarantee Capital, ...		<u>\$22,413 89</u>

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business January 1, 1847.] .

ISAAC DAVIS, *President.* Secretary, ELIJAH B. STODDARD.
Office, No. 240 Main Street, Worcester.

DETAILED STATEMENT OF ASSETS.

	Par value.	Market value.
United States 5-20 Bonds (Registered), ...	\$1,000 00	\$1,150 00
City and Town Bonds and Loans :—		
Lawrence City Bonds, ...	\$10,000 00	\$9,113 38
Worcester City Bonds, ...	35,000 00	35,000 00
Cambridge City Loan, ...	10,000 00	10,000 00
Worcester City Loan, ...	20,000 00	20,000 00
Marlboro' Town Bond, ...	3,000 00	3,000 00
	<u>\$78,000 00</u>	<u>\$77,113 38</u>

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
8 shares Quinsigamond Nat'l B'k, Worcester, ...	\$100	\$134	\$1,072 00
20 " Central National Bank, Worcester, ...	100	135	2,700 00
3 " Mechanics' Nat'l Bank, Worcester, ...	100	135	1,755 00
			<u>\$5,527 00</u>

Railroad Bonds :—

	Par value.	Market value.
Worcester and Nashua Railroad Bonds, ...	\$20,000 00	\$19,500 00
" " " Loan, ...	25,000 00	25,000 00
	<u>\$45,000 00</u>	<u>\$44,500 00</u>

Cash Loans:—

Loaned on personal security, ...	Cash value. \$3,000 00
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All other Property owned by the Company:—

Office furniture and supplies, . . . \$500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unenumerated real estate owned by the Company, ...	\$50,000 00	
Loans on mortgage of real estate (first liens),*	6,350 00	
Cash market value of United States securities, ...	1,150 00	
City and town bonds and loans, ...	77,113 38	
National bank stocks, ...	5,527 00	
Railroad stocks and bonds, ...	44,500 00	
Cash loans, ...	8,000 00	
Cash deposited in the Quinsigamond Nat'l B'k, ...	9,562 25	
Cash deposited in the First National Bank, ...	8,000 00	
Net amount due from agents for premiums collected during the year, ...	3,093 00	
Interest (not included above) due and not paid, ...	900 00	
All other assets and property, . . . \$500 00		
Gross present Assets, ...		\$214,195 63†

LIABILITIES.

Losses and claims adjusted, but not yet due, ...	\$5,736 88	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	128,194 35	
Premium reserve or re-insurance to cover contingencies, ...	45,000 00 ‡	
Return premiums on settled, cancelled or surrendered policies, ...	115 00	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	320 12	
Gross present Liabilities, ...		179,366 35
Surplus, ...		\$34,829 28

* Value of lands mortgaged, ...	\$16,500 00
Value of buildings thereon, ...	14,000 00

Total value of property mortgaged, ...	\$30,500 00
Amount of insurance held as collateral, ...	10,100 00

† This Company has uncollected assessments amounting to \$50,000, but no estimate is made by the Company of amount which will be realized thereon.

‡ As estimated by the Company.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY,
ANDOVER.

[Incorporated February 7, 1828. Commenced business April 1, 1828.]

N. W. HAZEN, *President*.

Secretary, SAMUEL GRAY.

Office at Andover.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :--

	Par value.	Market value.
United States Registered Bonds, ...	\$27,000 00	\$30,780 00
State, City and Town Bonds and Loans :—		
State of Maine Bonds, ...	\$10,000 00	\$9,950 00
Cincinnati City Bonds, ...	4,000 00	4,100 00
Albany City Bonds, ...	10,000 00	9,400 00
Boston City Bonds, ...	2,000 00	1,962 00
St. Louis City Bonds, ...	6,000 00	5,280 00
Charlestown City Bonds, ...	5,000 00	4,750 00
Norwich City Bonds, ...	5,000 00	5,000 00
Chicago Water Bonds, ...	12,000 00	11,460 00
Methuen Town Loan, ...	5,000 00	5,000 00
	\$59,000 00	\$56,902 00

Railroad Bonds :—

Boston and Maine Railroad Bonds, ...	\$5,000 00	\$5,050 00
Boston and Providence Railroad Bonds, ...	5,000 00	5,125 00
	\$10,000 00	\$10,175 00

Other Corporate Securities :—

Archibald Wheel Company's note, ...	\$4,000 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$4,000 00	
Cash market value of U. S. securities, ...	30,780 00	
Cash market value of State, city and town bonds and loans, ...	56,902 00	
Railroad bonds, ...	10,175 00	
Other corporate securities, ...	4,000 00	
Cash on hand in the office of the Company, ...	138 20	
Cash deposited in the Andover Nat'l Bank, ...	8,921 22	
Cash deposited in the Andover Savings Bank, ...	1,000 00	
Net amount due from agents for premiums col- lected during the year, ...	7,837 58	
Interest (not included above) accrued but not due, ...	1,003 63	
Gross present Assets, ...	\$124,757 63	
<i>Amount carried forward, ...</i>		\$124,757 63

* Value of lands mortgaged, ...	\$2,500 00
Value of buildings thereon, ...	5,500 00

Total value of property mortgaged, ...	\$8,000 00
Amount of insurance held as collateral, ...	4,300 00

Amount brought forward, ... \$124,757 63

LIABILITIES.

Losses and elaims adjusted, but not yet due, .	\$4,087 00	
Claims for losses disputed or resisted, .	4,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . .	67,417 48	
Return premiums or cash dividends of profits unpaid on terminated policies, . . .	1,200 27	
Gross present Liabilities, ...	<u>76,704 75</u>	
Surplus, ...		\$48,052 88

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 2, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.*

Secretary, RICHARD BARRETT.

Office at Concord.

DETAILED STATEMENT OF ASSETS.

Town Loans:—

	Market value.
Lexington Town Loan, ...	\$4,000 00
Dover “ “	1,500 00
	<u>\$5,500 00</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares Merchants' National Bank, Boston, .	\$100	\$131½	\$1,972 50
40 “ Webster National Bank, Boston, .	100	102	4,080 00
25 “ Eliot National Bank, Boston, .	100	114¼	2,856 25
53 “ Boston National Bank, Boston, .	100	122½	6,492 50
54 “ Howard National Bank, Boston, .	100	109	5,886 00
40 “ Revere National Bank, Boston, .	100	116	4,640 00
50 “ Blackstone National Bank, Boston, .	100	137	6,850 00
113 “ Shawmut National Bank, Boston, .	100	118	13,334 00
18 “ State National Bank, Boston, .	100	105	1,890 00
20 “ Faneuil Hall National Bank, Boston, .	100	143	2,860 00
44 “ North America Nat'l Bank, Boston, .	100	100	4,400 00
33 “ Concord National Bank, Concord, .	100	120	3,960 00
			<u>\$59,221 25</u>

Railroad Stocks and Bonds:—

40 shares Boston and Albany Railroad, . .	\$100	\$139½	\$5,580 00
22 “ Fitchburg Railroad, ...	100	125	2,750 00
50 “ Philadelphia, Wilmington and Baltimore Railroad, ...	50	54	2,700 00
1 Eastern Railroad Bond, ...	1,000	98	980 00
40 Boston and Albany Railroad Bonds, . .	1,000	102¾	41,100 00
			<u>\$53,110 00</u>

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
80 shares American Powder Company, . . .	\$8,000 00	\$5,000 00
5 “ Exchange National Bank, Boston, . .	845 00	500 00
155 “ North Chicago Rolling Mill, . . .	15,500 00	17,000 00
10 Bonds Leavenworth, Lawrence and Galves- ton Railroad, ...	3,500 00	
5 shares Union Market National Bank, . .	500 00	400 00
	<u>\$28,345 00</u>	<u>\$22,900 00</u>

Other Cash Loans :—

Loaned on personal security, ...	Cash value. \$25,500 00
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All other Assets and Property owned by the Company :—

Office furniture and safe, ...	\$800 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$12,696 15	
Loans on mortgage of real estate (first liens),*	61,800 00	
Cash market value of town loans, ...	5,500 00	
National bank stocks, ...	59,221 25	
Railroad stocks and bonds, ...	53,110 00	
Cash loans on collateral security, ...	22,900 00	
Other cash loans, ...	25,500 00	
Cash on hand in the office of the Company, .	3,595 51	
Cash deposited in the Concord Nat'l Bank, .	10,445 98	
Net amount due from agents for premiums col- lected during the year, ...	9,611 69	
Interest (not included above) due and not paid, \$1,262.50; accrued but not due, \$1,739, .	3,001 50	
All other assets and property, . . . \$800 00		
Gross present Assets, ...	—————	\$267,382 08

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, ...	\$2,000 00	
Claims for losses disputed or resisted, . .	1,200 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	113,548 67	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	398 33	
State and local taxes, due or accrued, . .	73 33	
Gross present Liabilities, ...	—————	117,220 33
Surplus, ...		\$150,161 65

* Value of lands mortgaged, ...	\$61,250 00
Value of buildings thereon, ...	105,300 00
Total value of property mortgaged, ...	\$166,550 00
Amount of insurance held as collateral, ...	61,725 00

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business January, 1, 1852.]

ALBERT A. COOK, *President*.*Secretary*, GEORGE G. PARKER.*Office, No. 2 Washington Block.*

DETAILED STATEMENT OF ASSETS.

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
10 shares Milford National Bank, ...	\$100	\$130	\$1,300 00
9 “ Hide and Leather Nat'l B'k, Boston, ...	100	115	1,035 00
			\$2,335 00

Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$4,000 00

All other Assets and Property owned by the Company:—

Office furniture, ...	\$100 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of national bank stocks, ...	\$2,335 00
Other cash loans, ...	4,000 00
Cash on hand in the office of the Company, ...	234 02
Net amount due from agents for premiums collected during the year, ...	198 59
Office and other premiums unpaid and in process of collection, ...	286 79
Interest (not included above) due and not paid, \$48; accrued but not due, \$78, ...	126 00
All other assets and property, ...	\$100 00
Gross present Assets, ...	\$7,180 40

LIABILITIES.

Claims for losses disputed or resisted, ...	\$232 50
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	3,794 95
Return premiums or cash dividends of profits unpaid on terminated policies, ...	65 78
Gross present Liabilities, ...	4,093 23
Surplus, ...	\$3,087 17

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated June 13, 1873. Commenced business August 1, 1873.]

WM. H. KENT, *President.**Secretary,* FRED'K S. CABOT.*Office, Merchants' Exchange, Boston.*

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, ...	\$195 24	
Cash deposited in the National Eagle Bank, ...	886 30	
Cash deposited in the New England Trust Co. Bank, ...	10,000 00	
Office and other premiums unpaid and in pro- cess of collection, ...	173 70	
All other assets and property; viz., office furniture, ...	\$200 00	
Gross present Assets, ...	—————	\$11,255 24

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	\$6,544 29	
All other debts and obligations; viz., office, agency and incidental expenses, ...	100 00	
Gross present Liabilities, ...	—————	6,644 29
Surplus, ...		\$4,610 95

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated February, 1827. Commenced business July, 1827.]

WARNER C. STURTEVANT, *President.**Secretary,* LEWIS A. TIFFT.*Office, corner Main and Elm Streets, Springfield.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1862, ...	\$6,500 00	\$7,345 00
“ “ “ “ 1865, ...	6,000 00	6,780 00
“ “ “ “ 1867, ...	2,000 00	2,260 00
“ “ 6 per cent. Bonds, 1881, ...	1,000 00	1,150 00
	—————	—————
	\$15,500 00	\$17,535 00

National Bank Stocks:—

		Par val. per share.	Market val. per share.	Total Market val.
75 shares	Second Nat'l Bank, Springfield,	\$100	\$170	\$12,750 00
61 "	Chicopee National Bank, Springfield,	100	150	9,150 00
15 "	John Hancock Nat'l B'k, Springfield,	100	120	1,800 00
10 "	Monson National Bank, Monson,	100	110	1,100 00
10 "	First National Bank, Chicopee, .	100	150	1,500 00
50 "	Hadley Falls Nat'l Bank, Holyoke, .	100	140	7,000 00
66 "	National Bank of Commerce, Boston,	100	120	7,920 00
50 "	(50 per cent. paid) Chapin Banking and Trust Company, Springfield, . . .	100	115	2,875 00
				\$44,095 00

Railroad Stocks:—

50 shares	Boston and Albany Railroad Co., .	\$100	\$135	\$6,750 00
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Securities held as Collateral for Cash Loans:—

		Market value.	Loaned thereon.
57 shares	First National Bank, Springfield, .	\$8,500 00	\$7,000 00
10 "	Second National Bank, Springfield, .	1,700 00	1,200 00
		\$10,200 00	\$8,200 00

Other Cash Loans:—

		Cash value.
Loaned on personal security, ...		\$2,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$11,000 00
Cash market value of U. S. securities, . . .	17,535 00
National bank stocks, ...	44,095 00
Railroad stocks, ...	6,750 00
Cash loans on collateral security, ...	8,200 00
Other cash loans, ...	2,500 00
Cash on hand in the office of the Company, .	54 05
Cash deposited in the Chicopee Nat'l Bank, .	800 00
Interest (not included above) accrued but not due, ...	720 57
Gross present Assets, ...	\$91,654 62

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	\$28,561 14
Return premiums or cash dividends of profits unpaid on terminated policies, ...	380 73
Gross present Liabilities, ...	28,941 87
Surplus, ...	\$62,712 75

* Value of lands mortgaged, ...	\$19,000 00
Value of buildings thereon, ...	2,000 00
Total value of property mortgaged, ...	\$21,000 00
Amount of insurance held as collateral, ...	1,500 00

MUTUAL PROTECTION FIRE INSURANCE COMPANY,
CHARLESTOWN.

[Incorporated 1861. Commenced business July, 1864.]

AMOS STONE, *President.*

Secretary, JOHN R. WOLSTON.

Office, No. 1 Chelsea Street, Charlestown.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881, . . .	\$3,000 00	\$3,000 00

All other Assets and Property owned by the Company :—

Office furniture and property, . . .	\$100 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$2,020 00	
Cash market value of U. S. securities, . . .	3,000 00	
Cash deposited in the Charlestown Five Cents Savings Bank, ...	11,249 35	
Office and other premiums unpaid and in pro- cess of collection, ...	647 86	
Interest (not included above) due and not paid,	170 80	
All other assets and property, . . . \$100 00		
Gross present Assets, ...	—————	\$17,088 01

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	\$8,868 35	
Return premiums on settled, cancelled or sur- rendered policies, ...	57 75	
Gross present Liabilities, ...	—————	8,926 10
Surplus, ...		\$8,161 90

* Value of lands mortgaged, ...	\$2,000 00
Value of buildings thereon, ...	4,000 00

Total value of property mortgaged, ...	\$6,000 00
Amount of insurance held as collateral, ...	4,000 00

MUTUAL SAFETY FIRE INSURANCE COMPANY, WAKEFIELD.

[Incorporated April, 1853. Commenced business May, 1853.]

JOHN PURINTON, *President.**Secretary*, NATHANIEL CLARK.*Office, Main Street, Wakefield.*

[This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.]

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, . . .	\$218 68	
All other as'ts and prop'ty, (office safe), \$75 00		
Gross present Assets, ...	—————	\$218 68

LIABILITIES.

State and local taxes, due or accrued, . . .	\$0 96	
All other debts and obligations; viz., salaries, \$146; legal services, \$200, ...	346 00	
Gross present Liabilities, ...	—————	\$346 96

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated February 11, 1829. Commenced business May 1, 1829.]

AMOS NOYES, *President.**Secretary*, JOSEPH J. KNAPP.*Office, No. 27 State Street, Newburyport.*

DETAILED STATEMENT OF ASSETS.

City Bonds:—

	Par value.	Market value.
City of Lowell 6 per cent. Bonds, ...	\$2,000 00	\$1,919 33

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Merchants' Nat'l B'k, Newburyport, ...	\$20	\$25	\$2,500 00
18 " Mechanics' Nat'l B'k, "	100	130	2,340 00
31 " Ocean National Bank, "	50	65	2,015 00
15 " Washington Nat'l B'k, "	100	130	1,950 00
			—————
			\$8,805 00

Railroad Bonds:—

	Par value.	Market value.
Eastern Railroad 6 per cent Bonds, ...	\$3,500 00	\$3,430 00
" " 7 " "	2,000 00	1,980 00
	—————	—————
	\$5,500 00	\$5,410 00

Other Cash Loans:—

	Cash value.
Bartlett Steam Mills, demand notes, ...	\$1,390 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of city bonds, ...	\$1,919 33	
National bank stocks, ...	8,805 00	
Railroad bonds, ...	5,410 00	
Other cash loans, ...	1,390 00	
Cash on hand in the office of the Company, .	35 10	
Cash deposited in the Merchants' Nat'l Bank, .	400 00	
Cash deposited in the Newburyport Institution for Savings, ...	1,000 00	
Cash deposited in the Five Cents Savings Bank,	600 00	
Interest (not included above) accrued, but not due, ...	174 00	
Gross present Assets, ...	<u> </u>	\$19,733 43

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	\$4,327 57	
Return premiums on settled, cancelled or sur- rendered policies, ...	82 89	
All other debts and obligations; viz., rents, \$10; salaries, \$75, ...	85 00	
Gross present Liabilities, ...	<u> </u>	4,495 46
Surplus, ...		\$15,237 97

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.* *Secretary,* GEORGE D. GORDON.
Office, High Street, Dedham.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent Bonds of 1865, .	\$39,000 00	\$44,850 00
City Bonds:—		
Chicago 7 per cent. Bonds, ...	\$7,000 00	\$6,790 00
Railroad Bonds:—		
Philadelphia and Reading Railroad 1st Mort- gage Bonds, ...	\$8,000 00	\$8,000 00
Marquette and Ontonagon Railroad 1st Mort- gage Bonds, ...	32,000 00	30,720 00
	<u>\$40,000 00</u>	<u>\$38,720 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
70 shares Northern New Hampshire R. R., ...	\$7,490 00	\$5,000 00
5 " Dedham National Bank, ...	625 00	500 00
	\$8,115 00	\$5,500 00

Other Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$400 00

Other Claims owing the Company:—

Rents due and accrued, ...	\$337 50
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SUMMARY OF ASSETS, DECEMBER 31, 1873

Cash market value of unencumbered real estate owned by the Company, ...	\$17,000 00	
Loans on mortgage of real estate (first liens),*	95,350 00	
Cash market value of U. S. securities, ...	44,850 00	
City bonds, ...	6,790 00	
Railroad bonds, ...	38,720 00	
Cash loans on collateral security, ...	5,500 00	
Other cash loans, ...	400 00	
Cash deposited in the Dedham National Bank, ...	9,121 54	
Net amount due from agents for premiums collected during the year, ...	11,573 08	
Other claims owing the Company, ...	337 50	
Interest (not included above) due and not paid, \$492; accrued but not due, \$3,455.92, ...	3,947 92	
Gross present Assets, ...		\$233,590 04

LIABILITIES.

Losses and claims adjusted, but not yet due, ...	\$275 00	
Claimed, reported and supposed losses not yet adjusted, ...	400 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	126,777 76	
Return premiums on settled, cancelled or surrendered policies, ...	258 90	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	8,095 78	
All other debts and obligations; viz., salaries, ...	825 00	
Gross present Liabilities, ...		136,632 44
Surplus, ...		\$96,957 60

* Value of lands mortgaged, ...	\$33,700 00
Value of buildings thereon, ...	140,750 00

Total value of property mortgaged, ...	\$179,450 00
Amount of insurance held as collateral, ...	96,025 00

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business 1851.]

ISRAEL W. MUNROE, *President* *Secretary*, CHARLES A. HOWLAND.*Office at Quincy.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 6 pr ct. Registered Bonds of 1881,	\$10,000 00	\$11,662 50
“ “ 5-20 Registered Bonds, . . .	10,000 00	11,250 00
“ “ 5-20 “ “ . . .	20,000 00	23,100 00
“ “ 5-20 “ “ . . .	5,000 00	5,775 00
	\$45,000 00	\$51,787 50

City and Town Bonds and Loans :—

City of Cambridge Bonds, gold, . . .	\$5,000 00	\$4,850 00
Town of Quincy Loan, ...	—	10,000 00
		\$14,850 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares Manufacturers' Nat'l Bank, Boston,	\$100	\$103	\$20,600 00
15 “ Third National Bank, Boston, . .	100	136	2,040 00
15 “ State National Bank, Boston, . .	100	105	1,575 00
140 “ Mt. Wollaston Nat'l Bank, Quincy, .	100	160	22,400 00
17 “ National Granite Bank, Quincy, . .	100	135	2,295 00
42 “ Hingham National Bank, Hingham,	70	97½	4,095 00
			\$53,005 00

Railroad Stocks :—

100 shares Old Colony and Newport Railroad,	\$100	\$110½	\$11,050 00
50 “ Boston and Albany Railroad, . . .	100	138¼	6,912 50
			\$17,962 50

Other Corporate Stocks :—

5 shares Citizens' Gas-Light Co., Quincy, . .	\$100	\$200	\$1,000 00
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Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
100 shares First National Bank, So. Weymouth,	\$13,000 00	\$10,000 00
21 “ Washington National Bank, Boston,	2,835 00	9,100 00
30 “ Atlas National Bank, Boston, . . .	3,450 00	
20 “ Market National Bank, Boston, . . .	2,240 00	
20 “ No. America National B'k, Boston,	2,200 00	
107 “ Hingham Cordage Company, . . .	14,980 00	10,000 00
	\$38,705 00	\$29,100 00

Other Cash Loans :—

Loaned on personal security, ...	Cash value. \$470 73
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All other Assets and Property owned by the Company :

Office furniture and safe, ... \$1,608 69

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate		
owned by the Company, ...	\$8,300 00	
Loans on mortgage of real estate (first liens),*	49,650 00	
Cash market value of U. S. securities, ...	51,787 50	
City and town bonds and loans, ...	14,850 00	
National bank stocks, ...	53,005 00	
Railroad stocks, ...	17,962 50	
Other corporate stocks, ...	1,000 00	
Cash loans on collateral security, ...	29,100 00	
Other cash loans, ...	470 73	
Cash on hand in the office of the Company, . .	605 00	
Cash deposited in the Manufacturers' Nat'l B'k,	5,000 00	
Cash deposited in the Mt. Wollaston Nat'l B'k,	1,251 06	
Cash deposited in the Shoe and Leather		
National (Boston) Bank, ...	7,479 93	
Net amount due from agents for premiums col-		
lected during the year, ...	14,389 55	
Interest (not included above) due and not paid,		
\$426 ; accrued but not due, \$5,286.87, . . .	5,712 87	
All other assets and property, . . . \$1,608 69		
Gross present Assets, ...		\$260,564 14

LIABILITIES.

Losses and claims adjusted, but not yet due, . .	\$2,475 20	
Claimed, reported and supposed losses, not yet		
adjusted, ...	350 00	
Amount required to re-insure all outstanding		
risks, taken at 50 per cent. of premiums re-		
ceived on unexpired fire risks, ...	203,550 68	
Return premiums or cash dividends of profits		
unpaid on terminated policies, ...	250 00	
State and local taxes, due or accrued, ...	155 43	
All other debts and obligations; viz., salaries,		
\$100.34; office, agency and incidental ex-		
penses, \$100, ...	200 34	
Gross present Liabilities, ...		206,981 65
Surplus, ...		\$53,582 49

* Value of lands mortgaged, ...	\$55,200 00
Value of buildings thereon, ...	64,500 00
Total value of property mortgaged, ...	\$119,700 00
Amount of insurance held as collateral, ...	32,250 00

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President.* *Secretary,* WILLIAM S. FELTON.
Office, No. 97 Washington Street, Salem.

DETAILED STATEMENT OF ASSETS.

City Bonds :—

	Par value.	Market value.
City of Chicago 7 per cent. Bonds, . . .	\$1,000 00	\$955 00
“ Portsmouth 6 per cent. Bonds, . . .	1,000 00	900 00
“ St. Louis, ...	1,000 00	880 00
	\$3,000 00	\$2,735 00

National Bank Stock :—

	Par val. per share.	Market val. per share.	Total Market val.
20 shares Salem National Bank, . . .	\$100	\$122	\$2,440 00

Railroad Bonds :—

	Par value.	Market value.
Eastern Railroad 7 per cent. Bond, . . .	\$1,000 00	\$960 00
Essex “ 6 “ “	—	900 00
		\$1,860 00

Other Corporate Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
5 shares Salem Gas Light Company, . . .	\$100	\$123	\$615 00
2 “ Lynn Gas Light Company, . . .	100	100	200 00
			\$815 00

Other Demands owing the Company :—

	Cash value.
Uncollected assessm'ts, due and collectible, (estimated net),	\$350 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$5,300 00
Cash market value of city bonds, . . .	2,735 00
National bank stock, ...	2,440 00
Railroad bonds, ...	1,860 00
Other corporate stocks, ...	815 00
Cash on hand in the office of the Company, .	3,869 15
Net amount due from agents for premiums col- lected during the year, ...	60 30
<i>Amount carried forward, ...</i>	<i>\$17,079 45</i>

* Value of lands mortgaged, ...	\$6,300 00
Value of buildings, ...	4,500 00
Total value of property mortgaged, ...	\$10,800 00
Amount of insurance held as collateral, ...	4,600 00

<i>Amount brought forward,</i>	\$17,079 45	
Office and other premiums unpaid and in process of collection, ...	989 01	
Other demands owing the Company, ...	350 00	
Interest (not included above) due and not paid, \$36.50; accrued but not due, \$244.39, ...	280 89	
Gross present Assets, ...		\$18,699 35

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, ...	\$1,525 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	12,752 91	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	858 86	
State and local taxes, due or accrued, ...	14 23	
All other debts and obligations; viz., salaries, \$325; office, agency and incidental expenses, \$75, ...	400 00	
Gross present Liabilities, ...		15,551 00
Surplus, ...		\$3,148 35

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE
COMPANY OF AMESBURY.

[Incorporated May 18, 1855. Commenced business December 1, 1855.]

DAVID L. DEARBORN, *President.*

Secretary, WM. C. BINNEY.

Office, at Amesbury.

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash deposited in the Powow River Nat'l B'k, ...	\$151 92	
Cash deposited in the Salisbury and Amesbury Savings Bank, ...	2,563 96	
Net amount due from agents for premiums collected during the year, ...	83 44	
Office and other premiums unpaid and in process of collection, ...	95 00	
Interest (not included above) accrued but not due, ...	50 00	
All other assets and prop'ty, office safe, \$100 00		
Gross present Assets, ...		\$2,944 32
<i>Amount carried forward,</i>		\$2,944 32

Amount brought forward, ... \$2,944 32

LIABILITIES.

Amount required to re insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	\$1,627 13	
Return premiums on settled, cancelled or surrendered policies, ...	7 50	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	18 25	
All other debts and obligations; viz., salaries, \$50; office, agency and incidental expenses, \$15, ...	65 00	
Gross present Liabilities, ...	<u>1,717 88</u>	
Surplus, ...		\$1,226 44

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated February 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President*. *Secretary*, WILBUR F. NEWHALL.
Office, at Saugus.

[NOTE.—This Company insures nothing but dwellings, farm buildings and their contents, in Lynn, Saugus, Lynnfield, Swampscott and Nahant. No cash premiums are taken, but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, ...	\$988 45	
Net amount of unpaid assessments on premium or deposit notes held by the Company, deducting probable cost of collection, ...	364 00	
All other assets and property, (office safes and furniture,)	\$400 00	
Gross present Assets, ...	<u>\$1,352 45</u>	

LIABILITIES.

Owing for borrowed money, secured by directors' notes, ...	\$2,700 00	
Gross present Liabilities, ...	<u>\$2,700 00</u>	

SOUTHBRIDGE MUTUAL FIRE INSURANCE COMPANY, SOUTH-BRIDGE.

[Incorporated March 17, 1870. Commenced business June 1, 1871.]

A. J. BARTHOLOMEW, *President*.*Secretary*, E. M. PHILLIPS.*Office at Southbridge.*

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of town loan, ...	\$800 00	
Cash on hand in the office of the Company, .	191 88	
Cash deposited in the Southbridge Nat'l Bank,	286 65	
" " " " " "	800 00	
Interest (not included above) due and not paid,	14 80	
All other assets and property (office property), ...	\$75 00	
Gross present Assets, ...	—————	\$2,093 33

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	\$904 69	
All other debts and obligations; viz., rents, \$50; office, agency and incidental expenses, \$25, ...	75 00	
Gross present Liabilities, ...	—————	979 69
Surplus, ...		\$1,113 64

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY.

[Incorporated June 12, 1829. Commenced business August 1, 1829.]

ISAAC B. ELLIOT, *President*.*Secretary*, GEORGE A. OSBORNE.*Office at Peabody.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$6,000 00	\$6,684 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
48 shares Warren National Bank, Peabody, .	\$100	\$135	\$6,480 00
45 " South Danvers Nat'l Bank, Peabody, .	100	145	6,525 00
34 " First National Bank, Danvers, . . .	75	90	3,060 00
51 " Asiatic National Bank, Salem, . . .	30	37	1,887 00
20 " Naumkeag National Bank, Salem, . .	100	138	2,760 00
18 " National Exchange Bank, Salem, . .	100	118	2,124 00
12 " First National Bank, Salem, ...	100	125	1,500 00
30 " Nat'l Hide and Leather Bank, Boston, .	100	114	3,420 00
8 " Andover National Bank, Andover, . . .	100	120	960 00
			—————
			\$28,716 00

Railroad Bonds :—

	Market value.
Eastern Railroad Bonds, ...	\$1,960 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),	\$200 00	
Cash market value of U. S. securities, . .	6,684 00	
National bank stocks, ...	28,716 00	
Railroad bonds, ...	1,960 00	
Cash on hand in the office of the Company, .	377 76	
Cash deposited in the So. Danvers Nat'l Bank,	2,358 83	
Interest (not included above) due and not paid,		
\$12; accrued but not due, \$46.67, . . .	58 67	
Gross present Assets, ...	—————	\$40,355 26

LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$200 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	10,704 74	
Return premiums on settled, cancelled or surrendered policies, ...	358 56	
State and local taxes, due or accrued, . .	3 33	
All other debts and obligations; viz., salaries,	237 50	
Gross present Liabilities, ...	—————	11,504 13
Surplus, ...		\$28,851 13

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated 1848. Commenced business June, 1848.]

CHARLES B. COBURN, *President*. *Secretary*, ORIN F. OSGOOD.
Office, No. 27 Central Street, Lowell.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States Registered Bonds, 1867, . . .	\$6,000 00	\$6,714 00
County, City and Town Bonds :—		
Cook County (Ill.) Bonds, ...	\$2,500 00	\$2,375 00
City of Lynn Bonds, ...	5,000 00	4,750 00
" Boston Bonds, ...	5,000 00	4,750 00
" Salem Bonds, ...	3,000 00	2,850 00
" Cambridge Bonds, ...	5,000 00	4,750 00
" Cincinnati Bonds, ...	2,000 00	1,900 00
" Lowell Bonds, ...	3,000 00	2,850 00
Village of St. Albans Bonds, ...	3,000 00	2,850 00
	—————	—————
	\$28,500 00	\$27,075 00

Railroad Stocks and Bonds :—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Connecticut River Railroad, . .	\$100	\$125	\$6,250 00
52 " Michigan Central Railroad, . .	100	78	4,056 00
Vermont and Mass. Railroad Bonds, . .	—	—	2,375 00
			\$12,681 00

Other Corporate Stocks :—

3 shares Lowell Manufacturing Company, .	\$690	\$700	\$2,100 00
8 " Merrimack " " . .	1,000	1,555	12,440 00
30 " Suffolk and Tremont Mills, . .	100	125	3,750 00
50 " Vassalboro' Woolen Mills, . .	100	100	5,000 00
100 " Traders' and Mechanics' Ins. Co., .	100	100	10,000 00
			\$33,290 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
50 shares Traders' and Mechanics' Ins. Co., .	\$5,000 00	\$4,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate, (first liens),*	\$65,500 00
Cash market value of United States securities,	6,714 00
County, city and town bonds, ...	27,075 00
Railroad stocks and bonds, ...	12,681 00
Other corporate stocks, ...	33,290 00
Cash loans on collateral security, ...	4,000 00
Cash deposited in the Prescott Nat'l Bank, .	4,463 32
Net amount due from agents for premiums collected during the year, ...	7,129 53
Office and other premiums unpaid and in process of collection, ...	313 50
Interest (not included above), due and not paid, \$548.34; accrued but not due, \$738.91, . .	1,287 25
Gross present Assets, ...	\$162,453 60

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$403 54
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	122,198 56
Return premiums or cash dividends of profits unpaid on terminated policies, ...	477 25
All other debts and obligations; viz., rents, \$45; salaries, \$348; office, agency and incidental expenses, \$135, ...	528 00
Gross present Liabilities, ...	123,607 35
Surplus, ...	\$38,846 25

* Value of lands mortgaged, ...	\$37,950 00
Value of buildings thereon, ...	119,400 00

Total value of property mortgaged, ...	\$157,350 00
Amount of insurance held as collateral, ...	85,650 00

WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WESTFIELD.

[Incorporated March 30, 1852. Commenced business November 1, 1852.]

JAMES H. WATERMAN, *President.* *Secretary,* WILLIAM H. FOOTE.
Office, at Westfield.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 bonds, ...	\$1,590 00	\$1,736 18

All other Assets and Property owned by the Company:—

Office safe, ...	\$390 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of U. S. securities, ...	\$1,736 18	
Cash on hand in the office of the Company, ...	1,213 06	
Cash deposited in the Westfield Savings Bank, ...	1,500 00	
Cash deposited in the Woronoco Savings Bank, ...	1,075 00	
Interest (not included above) accrued, but not due, ...	77 25	
All other assets and property, ...	\$390 00	
Gross present Assets, ...	—————	\$5,601 49

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	\$5,902 56	
Return premiums or cash dividends of profits unpaid on terminated policies, ...	44 90	
State and local taxes due or accrued, ...	6 81	
All other debts and obligations; viz., due directors, ...	33 00	
Gross present Liabilities, ...	—————	5,987 27
Balance against the Company, ...		\$385 78

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July 1, 1840.]

ALLAN CAMERON, *President.* *Secretary,* ASA HILDRETH.
Office, at Westford Centre.

DETAILED STATEMENT OF ASSETS.

Town Loan:—

	Market value.
Town of Westford Loan, ...	\$1,960 00

Cash Loans : —

Loaned on personal security, ...	Cash value. \$650 00
--	-------------------------

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of town loans, ...	\$1,960 00	
Cash loans, ...	650 00	
Cash on hand in the office of the Company, ...	384 72	
Cash deposited in the City Institution of Savings, Lowell, ...	780 10	
Cash deposited in the Five Cents Savings Bank, ...	1,319 97	
Cash deposited in the Middlesex Institution of Savings, Concord, ...	522 00	
Cash deposited in the Merrimack River Savings Bank, ...	254 00	
Net amount of unpaid assessments on premiums or deposit notes held by the Company, deducting probable cost of collection, ...	7 28	
Interest (not included above) due and not paid, and accrued but not due, ...	435 00	
Gross present Assets, ...	<u> </u>	\$6,313 07

LIABILITIES.

Losses and claims adjusted, but not yet due, ...	\$2,400 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	3,755 78	
Gross present Liabilities, ...	<u> </u>	6,155 78
Surplus, ...		<u> </u> \$157 29

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated February 8, 1828. Commenced business April, 1828.]

OTIS LITTLE, *President.**Secretary,* JOHN C. CARR.*Office, Main Street, West Newbury.*

[NOTE.—This Company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses as they occur.]

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, ...	\$50 00	
All other assets and property, office safe, ...	\$60 00	
Gross present Assets, ...	<u> </u>	\$50 00

LIABILITIES.

Owing for borrowed money, secured by Treasurer's note, ...	\$1,693 19	
Gross present Liabilities, ...	<u> </u>	\$1,693 19

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE
COMPANY, WEYMOUTH.

[Incorporated February 20, 1833. Commenced business August 1, 1833.]

N. L. WHITE, *President.**Secretary,* ELIAS RICHARDS.*Office at Weymouth.*

DETAILED STATEMENT OF ASSETS.

Railroad Bonds:—

	Par value.	Market value.
Central Pacific Railroad Bonds, ...	\$4,000 00	\$3,840 00
Union Pacific Railroad Bonds, ...	3,000 00	2,550 00
Danville, Urbana and Bloomington R.R. Bonds,	3,000 00	3,300 00
Burlington, Cedar Rapids and Minnesota R. R. Bonds, ...	3,000 00	2,700 00
	\$13,000 00	\$12,390 00

Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$10,186 40

All other Assets and Property owned by the Company:—

Safe, office furniture and fixtures, ...	\$375 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of railroad bonds, . . .	\$12,390 00	
Cash loans, ...	10,186 40	
Cash on hand in the office of the Company, .	5,239 06	
Net amount due from agents for premiums col- lected during the year, ...	2,266 34	
All other assets and property, . . . \$375 00		
Gross present Assets, ...		\$30,081 80

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$2,215 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	24,250 68	
Gross present Liabilities, ...		26,465 68
Surplus, ...		\$3,616 12

WHATELY MUTUAL FIRE INSURANCE COMPANY, WHATELY.

[Incorporated May 13, 1873. Commenced business May 15, 1873.]

SETH BARDWELL, *President.**Secretary,* SAMUEL LESURE.*Office at Whately, Mass.*

[NOTE.—This Company insures dwelling-houses, farm-buildings and contents only, in the town of Whately, under section 10, chapter 375, Acts of 1872.]

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, ...	\$348 69	
Gross present Assets, ...	—————	\$348 69

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, ...	\$2,200 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	177 55	
Gross present Liabilities, ...	—————	2,377 55
Balance against the Company, ...		\$2,028 86

WORCESTER MANUFACTURERS' MUTUAL FIRE INSURANCE
COMPANY, WORCESTER.

[Incorporated 1855. Commenced business 1855.]

GEORGE M. RICE, *President.**Secretary,* GEORGE J. MOWRY.*Office, No. 448 Main Street.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, ...	\$24,000 00	\$28,920 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
60 shares City National Bank of Worcester, ...	\$100	\$132	\$7,920 00

Railroad Bonds:—

Boston and Albany Railroad Bonds, ...	\$100	\$105	\$13,650 00
Vermont and Canada Railroad Bonds, ...	100	100	13,000 00
			—————
			\$26,650 00

Cash Loans:—

	Cash value.
Bills receivable, ...	\$45,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of U. S. securities, . . .	\$28,920 00
National bank stocks, ...	7,920 00
Railroad bonds, ...	26,650 00
Cash loans, ...	45,000 00
Cash on hand in the office of the Company, .	368 81
Cash deposited in the Worcester Safe Deposit and Trust Company, ...	18,106 37
Gross present Assets, ...	<u>\$126,965 18</u>

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$2,500 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, ...	66,344 39
Return premiums on settled, cancelled or sur- rendered policies, ...	5,559 42
All other debts and obligations; viz., salaries, .	1,074 40
Gross present Liabilities, ...	<u>75,478 21</u>
Surplus, ...	<u>\$51,486 97</u>

WORCESTER MUTUAL FIRE INSURANCE COMPANY,
WORCESTER.

[Incorporated February 11, 1823. Commenced business May 1, 1824.]

ANTHONY CHASE, *President*.*Secretary*, CHARLES M. MILES.*Office, No. 377 Main Street, Worcester.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States Bonds, 1881, ...	\$7,000 00	\$8,200 00

Town Loan:—

Southborough Town Loan, ...	\$17,000 00	\$17,000 00
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
170 shares Worcester National Bank, . . .	\$100	\$140	\$23,800 00
132 " City National Bank, Worcester, . .	100	140	18,480 00
50 " Citizens' National Bank, Worcester, .	100	145	7,250 00
22 " Central National Bank, Worcester, .	100	140	3,080 00
57 " Mechanics' Nat'l Bank, Worcester, . .	100	140	7,980 00
45 " Quinsigamond Nat'l B'k, Worcester, .	100	125	5,625 00
40 " Fitchburg National B'k, Fitchburg, .	100	150	6,000 00
15 " Blackstone Nat'l Bank, Blackstone, .	100	110	1,650 00
20 " Oxford National Bank, Oxford, . . .	100	110	2,200 00
15 " Grafton National Bank, Grafton, . .	100	110	1,650 00
15 " Southbridge Nat'l B'k, Southbridge, .	100	110	1,650 00
19 " Westboro' Nat'l Bank, Westboro', . .	100	115	2,185 00
			<u>\$81,550 00</u>

Railroad Bonds:—

Union Pacific Railroad Bond, ...	-	-	\$2,000 00
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Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
150 shares Worcester Gas-Light Company, .	\$18,000 00	\$15,000 00
12 " Worcester and Nashua Railroad, .	2,025 00	1,200 00
15 " Worcester Gas-Light Company, .	1,800 00	1,500 00
10 " Mechanics' National Bank, . .	1,400 00	1,000 00
4 " Norwich and Worcester Railroad, .	520 00	400 00
	<u>\$23,745 00</u>	<u>\$19,100 00</u>

Other Cash Loans:—

Loaned on personal security, ...	Cash value.
	\$41,585 00

All other Assets and Property owned by the Company:—

Office furniture and fixtures, ...	\$1,000 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$75,000 00	
Loans on mortgage of real estate (first liens),*	137,208 81	
Cash market value of U. S. securities, . .	8,200 00	
Town loans, ...	17,000 00	
National bank stocks, ...	81,550 00	
Railroad bonds, ...	2,000 00	
Cash loans on collateral security, ...	19,100 00	
Other cash loans, ...	41,585 00	
Cash on hand in the office of the Company, and deposited in bank, ...	5,059 65	
Interest (not included above) due and not paid, and accrued but not due, ...	8,068 48	
All other assets and property, . . . \$1,000 00		
Gross present Assets, ...	<u> </u>	\$394,771 94

LIABILITIES.

Adjusted losses and claims, due and unpaid, .	} \$7,500 00	
Losses and claims adjusted, but not yet due, .		
Claimed, reported and supposed losses, not yet adjusted, ...		
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...		216,924 54
Gross present Liabilities, ...	<u> </u>	224,424 54
Surplus, ...		<u>\$170,347 40</u>

* Value of lands mortgaged, ...	\$182,100 00
Value of buildings thereon, ...	185,600 00
Total value of property mortgaged, ...	\$367,700 00
Amount of insurance held as collateral, ...	108,400 00

ABSTRACT OF ANNUAL STATEMENTS.

	ABINGTON MUTUAL FIRE. Abington.	ANNISQUAM MUTUAL FIRE. Gloucester.	ARKWRIGHT MUTUAL FIRE. Boston.	ASHFIELD MUTUAL FIRE. Ashfield.	ATTLEBOROUGH MUTUAL FIRE. Attleborough.
ASSETS.					
Gross present Assets, ¹	\$28,914 17	\$5,095 00	\$120,525 27	\$211 35	\$7,566 51
LIABILITIES.					
Gross present Liabilities, ¹	\$20,942 04	-	\$73,654 78	\$145 14	\$3,781 45
INCOME.					
Cash actually received for premiums during the year, for interest on mortgages of real estate, ...	\$16,264 29 383 32	-	\$146,978 19	\$298 35	\$1,363 56
for interest and dividends from other sources, ...	1,373 19	\$133 43	7,117 74	-	457 91
from assessments on deposit notes, ...	-	440 90	-	-	-
for rents, ...	38 00	-	-	-	-
from all other sources, ...	-	102 00 ³	-	-	-
Gross Cash Income, ...	\$18,058 80	\$676 33	\$154,095 93	\$298 35	\$1,821 47
EXPENDITURES.					
Cash actually paid for losses during the year, ...	\$6,619 42	-	\$60,245 44	-	\$20 00
for brokerage and commissions on premiums, ...	2,448 55	-	-	-	-
for salaries and pay of officers and employes, ...	1,165 74	\$250 00	7,678 26	-	120 25
for interest on borrowed money or otherwise, ...	-	-	-	-	-
for State and local taxes, ...	154 57	7 31	1,135 55	\$2 59	13 42
for return prem's on expired or terminated policies, paid for rents, ...	1,741 87 25 00	-	70,651 72	-	-
for all other expenditures, ...	181 27 ²	46 83 ²	768 92 862 14 ²	- 84 41 ²	- 28 00 ²
Gross Cash Expenditures, ...	\$12,336 42	\$304 14	\$141,342 03	\$87 00	\$181 67

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,
 deposit notes liable to assessment received thereon,
 deposit notes received during the year,
 outstanding risks on real estate,
 on personal estate,
 on property insured in Massachusetts,
 of risks written during the year,
 for a shorter term than one year,
 for the term of one year,
 for over one and not more than three years,
 for more than three years,
 risks terminated during the year,
 losses incurred during the year,⁵
 in the State of Massachusetts,
 of assessments actually laid during the year,
 of gain from appreciation of investments,
 of loss from depreciation of investments,
 rate per cent. of dividends on premiums,
 average rate per cent. to date,

\$1,965,334 00	\$358,290 00	\$16,242,216 50	\$142,188 00	\$878,108 00
70,275 54	25,116 05	732,801 30	3,991 60	48,004 00
33,396 48	4,432 50	761,731 20	3,991 60	5,677 00
1,506,277 00	343,305 00	} 16,242,216 50 ⁴	} 142,188 00	843,479 00
459,057 00	14,985 00			34,629 00
1,960,514 00	358,290 00	7,436,937 00	142,188 00	878,108 00
953,669 00	68,150 00	16,864,446 50	142,188 00	160,635 00
29,205 00	-	-	-	1,700 00
444,672 00	-	16,864,446 50	-	900 00
-	-	-	-	3,900 00
479,792 00	358,290 00	-	-	154,135 00
634,479 00	63,390 00	13,924,420 00	-	83,954 00
9,406 94	-	59,976 63	-	20 00
9,406 94	-	40,444 63	-	20 00
-	-	-	-	-
-	-	-	-	-
857 75	1 25	2,210 00	-	-
20 per cent.	-	58 $\frac{3}{4}$ per cent.	-	-
20 per cent.	-	66 $\frac{53}{100}$ per cent.	-	-

¹ See Detailed Statements, page 2, *et seq.*² Office, agency and incidental expenses.⁵ Including claims unpaid, reported and disputed.³ Policies at \$1 each.⁴ Not kept separate.

	BARNSTABLE CO. MUTUAL FIRE. Yarmouth.	BERKSHIRE MUTUAL FIRE. Pittsfield.	BOSTON MANUF. MUTUAL FIRE. Boston.	BRISTOL CO. MUTUAL FIRE. New Bedford.	BUILDERS' MUTUAL FIRE. Boston.
ASSETS.					
Gross present Assets, ¹	\$71,858 74	\$49,769 30	\$245,296 06	\$378 53	\$37,845 75
LIABILITIES.					
Gross present Liabilities, ¹	\$30,648 05	\$29,182 89	\$152,335 82	\$62,351 85	\$35,783 01
INCOME.					
Cash actually received for premiums during the year, for interest on mortgages of real estate, ...	\$15,524 37 15 75	\$14,522 11 —	\$301,807 89 —	\$6,232 38 —	\$58,634 20 544 50
for interest and dividends from other sources, ...	4,282 53	2,370 49	26,809 95	623 68	550 10
from assessments on deposit notes, ...	—	—	—	24,213 82	—
for rents, ...	—	48 00	—	—	742 00
from all other sources, ...	—	43 63	—	—	—
Gross Cash Income, ...	\$19,822 65	\$16,984 23	\$328,617 84	\$31,069 88	\$60,470 80
EXPENDITURES.					
Cash actually paid for losses during the year, ...	\$3,419 18	\$5,668 80	\$169,388 31	\$51,590 88	\$44,459 07
for brokerage and commissions on premiums, ...	—	1,272 68	—	300 56	7,448 70
for salaries and pay of officers and employes, ...	1,198 02	1,817 13	18,278 60	2,760 00	4,880 00
for interest on borrowed money or otherwise, ...	—	—	—	—	—
for State and local taxes, ...	81 54	311 03	1,780 08	570 65	586 37
for return premi's on expired or terminated policies, paid for rents, ...	8,380 44 75 00	2,073 41 —	136,775 56 2,278 60	— 200 60	— 1,500 00
for all other expenditures, ...	278 37 ²	471 09 ²	2,936 00 ²	197 40 ²	1,728 17 ²
Gross Cash Expenditures, ...	\$13,432 55	\$11,614 14	\$331,437 15	\$55,619 49	\$60,602 31

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$4,679,802 00	\$4,575,023 17	\$35,142,020 00	\$6,235,185 00	\$4,149,700 95
Deposit notes liable to assessment received thereon,	122,567 92	116,304 80	1,517,330 70	778,118 00	53,760 28
Deposit notes received during the year,	29,984 20	39,207 90	1,545,469 10	126,344 00	65,621 65
outstanding risks on real estate,	3,899,835 00	3,960,756 84	35,142,020 00	6,235,185 00	4,149,700 95
on personal estate,	779,967 00	614,266 33			
on property insured in Massachusetts,	4,679,802 00	4,575,023 17	15,374,844 00	4,988,148 00	4,022,900 95
of risks written during the year,	1,087,318 00	1,137,282 00	35,740,772 00	970,150 00	3,401,642 56
for a shorter term than one year,	—	3,800 00	—	—	—
for the term of one year,	54,599 00	19,550 00	35,740,772 00	—	—
for over one and not more than three years,	192,541 00	11,500 00	—	—	—
for more than three years,	840,178 00	1,102,432 00	—	970,150 00	—
risks terminated during the year,	761,771 00	653,584 00	33,228,602 00	955,275 00	2,723,705 83
losses incurred during the year, ¹	3,419 18	4,962 29	169,388 31	16,290 88	28,789 16
in the State of Massachusetts,	3,419 18	4,962 29	124,619 83	2,875 72	28,789 16
of assessments actually laid during the year,	—	—	—	—	—
of gain from appreciation of investments,	—	550 00	—	—	150 00
of loss from depreciation of investments,	—	—	1,132 50	—	350 00
rate per cent. of dividends on premiums,	80 per cent.	25 per cent.	49 per cent.	—	—
average rate per cent. to date,	90 per cent.	60 per cent.	65 $\frac{7}{10}$ per ct.	—	—

¹ See Detailed Statements, page 7, *et seq.*⁴ Including claims unpaid, reported and disputed.² Office, agency and incidental expenses.³ Not kept separate.

	CAMBRIDGE MUTUAL FIRE. Cambridge.	CENTRAL MUTUAL FIRE. Worcester.	CITIZENS' MUTUAL. Brighton.	CITY MUTUAL FIRE. Boston.	COHASSET MUTUAL FIRE. Cohasset.
ASSETS.					
Gross present Assets, ¹	\$60,492 89	\$29,361 25	\$199,785 96	\$14,160 15	\$4,979 27
LIABILITIES.					
Gross present Liabilities, ¹	\$33,709 67	\$45,913 03	\$109,951 94	\$2,983 77	\$2,631 75
INCOME.					
Cash actually received for premiums during the year, for interest on mortgages of real estate, ...	\$17,802 70 2,687 88	\$48,275 77 —	\$89,494 59 8,344 81	\$1,276 93 —	905 52 —
for interest and dividends from other sources, ...	1,059 83	—	4,385 74	521 36	159 00
from assessments on deposit notes, ...	—	—	—	—	—
for rents, ...	—	—	200 00	—	—
from all other sources, ...	—	—	3,453 61	—	—
Gross Cash Income, ...	\$21,550 41	\$48,275 77	\$105,878 75	\$1,798 29	\$1,064 52
EXPENDITURES.					
Cash actually paid for losses during the year, ...	\$26,503 85	\$25,579 24	\$13,281 98	\$604 88	\$13 93
for brokerage and commissions on premiums, ...	1,427 37	7,266 48	13,689 13	—	109 57
for salaries and pay of officers and employes, ...	2,886 50	2,960 00	5,120 45	305 00	327 25
for interest on borrowed money or otherwise, ...	—	—	—	—	—
for State and local taxes, ...	94 20	519 92	1,973 78	11 39	5 99
for return prem's on expired or terminated policies, paid for rents, ...	2,431 04 400 00	3,587 79 600 00	10,430 85 768 50	374 85 —	240 72 —
for all other expenditures, ...	791 45 ⁴	2,267 49 ⁴	3,835 04 ⁴	14 44 ⁴	—
Gross Cash Expenditures, ...	\$34,534 41	\$42,780 92	\$49,099 73	\$1,310 56	\$697 46

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$4,309,714 00	\$4,847,567 00	\$14,304,456 00	\$388,700 00	\$344,181 00
deposit notes liable to assessment received thereon,	64,463 98	79,633 00	236,956 18	5,967 55	23,069 45
deposit notes received during the year, . . .	20,941 53	50,282 52	93,674 22	1,651 78	3,262 32
outstanding risks on real estate, . . .	} 1,309,714 00	2,831,711 34	} 14,304,456 00	378,600 00	309,251 00
on personal estate, . . .		2,015,855 66		10,100 00	34,930 00
on property insured in Massachusetts, . . .	4,309,714 00	4,779,317 00	-	388,700 00	344,181 00
of risks written during the year, . . .	1,616,815 00	2,979,098 83	6,093,278 00	120,350 00	51,962 00
for a shorter term than one year, . . .	-	196,000 00	-	-	-
for the term of one year, . . .	707,350 00	1,872,606 17	- ²	18,500 00	7,675 00
for over one and not more than three years, . .	219,730 00	282,303 33	-	-	-
for more than three years, . . .	689,735 00	628,188 33	-	370,200 00	44,287 00
risks terminated during the year, . . .	1,449,720 00	2,415,531 60	2,266,599 00	135,650 00	25,755 00
losses incurred during the year, ³ . . .	6,828 87	34,423 70	13,706 98	604 88	13 93
in the State of Massachusetts, . . .	6,828 87	34,423 70	13,706 98	604 38	13 93
of assessments actually laid during the year, . .	-	-	-	-	-
of gain from appreciation of investments, . .	-	-	-	-	-
of loss from depreciation of investments, . .	-	-	1,039 00	-	-
rate per cent. of dividends on premiums, . .	20 per cent.	10 per cent.	- ³	25 per cent.	70 per cent.
average rate per cent. to date, . . .	-	. 10 per cent.	-	25 per cent.	70 per cent.

¹ See Detailed Statements, page 12, *et seq.*³ 80 per cent. on 7-year policies, 50 per cent. on all others.⁵ Including claims unpaid, reported and disputed.² Mostly for 5 years.⁴ Office, agency and incidental expenses.

	CONWAY MUTUAL FIRE. Conway.	DEDHAM MUTUAL FIRE. Dedham.	DORCHESTER MUTUAL FIRE. Boston.	ESSEX MUTUAL FIRE. Salem.	FALL RIVER MAN. MUT. FIRE. Fall River.
ASSETS.					
Gross present Assets, ¹	\$37,512 34	\$34,566 35	\$140,781 68	\$26,204 91	\$54,921 58
LIABILITIES.					
Gross present Liabilities, ¹	\$34,963 34	\$8,857 77	\$98,121 03	\$14,166 08	\$25,364 39
INCOME.					
Cash actually received for premiums during the year, for interest on mortgages of real estate, ...	\$11,386 96 2,127 18	\$9,119 86 332 50	\$31,267 90 1,543 00	\$3,018 24 —	\$50,601 04 —
for interest and dividends from other sources, ...	—	1,470 15	3,087 27	1,622 23	3,086 70
from assessments on deposit notes, ...	—	—	104,568 62	—	—
for rents, ...	150 00	—	1,515 50	—	—
from all other sources, ...	54 68	—	883 74	—	—
Gross Cash Income, ...	\$13,718 82	\$10,922 51	\$142,866 03	\$4,640 47	\$53,687 74
EXPENDITURES.					
Cash actually paid for losses during the year, ...	\$4,663 20	\$205 00	\$128,400 97	\$30 88	\$30,674 22
for brokerage and commissions on premiums, ...	1,150 35	1,363 64	5,372 55	15 00	—
for salaries and pay of officers and employes, ...	1,225 00	730 00	4,823 94	837 00	2,942 50
for interest on borrowed money or otherwise, ...	—	—	—	—	—
for State and local taxes, ...	283 43	73 56	404 43	23 03	446 96
for return prem's on expired or terminated policies, paid for rents, ...	3,560 84	1,440 20	6,485 00	643 71	12,360 73
for all other expenditures, ...	417 69 ⁷	150 00 41 18 ⁷	300 00 19,406 53 ⁵	— 101 60 ⁷	253 00 796 55 ⁷
Gross Cash Expenditures, ...	\$11,300 51	\$4,003 58	\$165,193 42	\$1,651 22	\$47,473 96

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$4,598,806 00	\$872,758 00	\$11,567,531 00	\$1,142,050 00	\$5,322,894 48
deposit notes liable to assessment received thereon,	117,030 26	30,122 00	59,584 00	55,203 74	250,888 90
deposit notes received during the year,	23,376 68	16,761 38	34,534 27	5,492 00	250,888 90
outstanding risks on real estate,	4,598,806 00	872,758 00	9,670,760 00	1,092,100 00	5,322,894 48
on personal estate,	- ²	872,758 00	1,949,771 00	49,950 00	
on property insured in Massachusetts,	896,863 00	539,472 00	-	1,142,050 00	5,791,868 00
of risks written during the year,	- ³	1,450 00	2,157,265 00	108,900 00	-
for a shorter term than one year,	-	368,807 00	539,416 00	500 00	5,791,868 00
for the term of one year,	-	48,698 00	639,283 00	-	-
for over one and not more than three years,	-	120,517 00	978,566 00	108,400 00	-
for more than three years,	-	433,255 00	4,162,355 00	177,200 00	4,746,507 00
risks terminated during the year, ⁴	774,282 00	205 00	15,136 39	30 88	30,674 22
losses incurred during the year, ⁵	9,403 20	205 00	15,136 39	30 88	25,286 06
in the State of Massachusetts,	-	-	-	-	-
of assessments actually laid during the year,	-	-	1,181 50	-	-
of gain from appreciation of investments,	68 00	-	-	149 05	-
of loss from depreciation of investments,	40 per cent.	- ⁴	- ⁶	16 $\frac{3}{4}$ per cent.	28 $\frac{3}{4}$ per cent.
rate per cent. of dividends on premiums,	-	-	-	66 $\frac{3}{4}$ per cent.	45 per cent
average rate per cent. to date,	-	-	-	-	-

¹ See Detailed Statements, page 17, *et seq.*⁴ 25, 40 and 50 per cent.⁵ Paid on deposit note account, return premium and expenses, \$18,037.52; office, agency and incidental expenses, \$1,369.01.⁶ 15 per cent. on one year, 25 per cent. on three years, and 40 per cent. on five years.⁸ Including claims unpaid, reported and disputed.² Nearly all.³ Nearly all for five years.⁷ Office, agency and incidental expenses.

	FITCHBURG MUTUAL FIRE.		FRANKLIN MUTUAL FIRE. Greenfield.	GROVELAND MUTUAL FIRE. Groveland.	HAMPSHIRE MUTUAL FIRE. Northampton.
	First Class.	Second Class.			
ASSETS.					
Gross present Assets, ¹	\$136,467 98	\$59,785 85	\$46,109 31	—	\$59,449 89
LIABILITIES.					
Gross present Liabilities, ¹	\$130,151 62	\$13,829 76	\$34,603 20	\$680 00	\$24,208 09
INCOME.					
Cash actually received for premiums during the year,	\$63,800 33	\$18,582 38	\$16,915 91	—	\$13,903 93
for interest on mortgages of real estate, ...	9,114 98	2,739 14	116 65	—	3,379 64
for interest and dividends from other sources, ...	—	—	2,760 68	—	—
from assessments on deposit notes, ...	—	—	—	—	—
for rents, ...	—	—	37 33	—	—
from all other sources, ...	3,527 79 ³	630 00 ⁴	—	\$328 00 ²	—
Gross Cash Income, ...	\$76,443 10	\$21,951 52	\$19,830 57	\$328 00	\$17,283 57
EXPENDITURES.					
Cash actually paid for losses during the year, ...	\$44,301 99	\$10,830 67	\$6,287 18	\$214 00	\$5,117 15
for brokerage and commissions on premiums, ...	7,598 40	2,255 68	2,460 04	—	1,294 33
for salaries and pay of officers and employes, ...	3,603 73	708 90	572 00	475 00	1,480 00
for interest on borrowed money or otherwise, ...	—	—	—	15 00	—
for State and local taxes, ...	651 57	175 50	206 32	39 79	127 02
for return prem's on expired or terminated policies,	23,844 12	—	4,787 34	—	6,190 44
paid for rents, ...	—	—	75 00	—	150 00
for all other expenditures, ...	1,692 87 ⁵	429 94 ⁵	888 07 ⁵	—	699 26 ⁵
Gross Cash Expenditures, ...	\$81,692 68	\$14,400 69	\$15,275 95	\$743 79	\$15,058 20

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$15,937,074 00	\$852,377 00	\$5,000,378 00	\$1,387,934 00	\$3,494,300 00
deposit notes liable to assessment received thereon,	451,141 80	40,996 38	124,014 46	68,602 89	94,098 78
deposit notes received during the year,	127,600 66	39,500 30	36,308 74	11,451 95	27,807 86
outstanding risks on real estate,	11,971,461 00	380,823 00	} 5,000,378 00	1,321,312 00	} 3,494,300 00
on personal estate,	3,965,613 00	471,554 00		66,422 00	
on property insured in Massachusetts,	14,193,020 00	760,732 00	4,986,378 00	1,387,734 00	3,494,300 00
of risks written during the year,	4,974,549 00	905,678 00	1,566,782 00	237,035 00	1,103,590 00
for a shorter term than one year,	38,750 00	109,800 00	114,875 00	-	-
for the term of one year,	1,580,830 00	770,178 00	155,481 00	-	-
for over one and not more than three years,	726,128 00	16,450 00	32,000 00	-	1,103,590 00
for more than three years,	2,628,841 00	9,250 00	1,264,426 00	237,035 00	-
risks terminated during the year,	4,465,430 00	1,099,238 00	958,401 00	146,120 00	1,181,926 00
losses incurred during the year, ⁶	59,357 73	14,330 67	7,649 31	329 00	5,117 15
in the State of Massachusetts,	54,409 99	8,170 17	7,649 31	329 00	5,117 15
of assessments actually laid during the year,	-	-	-	-	-
of gain from appreciation of investments,	-	-	-	-	-
of loss from depreciation of investments,	-	-	-	-	-
rate per cent. of dividends on premiums,	25 & 50 per ct.	-	50 per cent.	-	40 per cent.
average rate per cent. to date,	-	-	-	-	40 per cent.

¹ See Detailed Statements, page 23, *et seq.*² For policies issued.
⁵ Office, agency and incidental expenses.³ For policy fees, and additional premiums.⁶ Including claims unpaid, reported and disputed.

	HINGHAM MUTUAL FIRE. Hingham.	HOLYOKE MUTUAL FIRE. Salem.	HOUSATONIC MUTUAL FIRE. Stockbridge.	LOWELL MUTUAL FIRE. Lowell.	LYNN MUTUAL FIRE. Lynn.
ASSETS.					
Gross present Assets, ¹	\$263,216 09	\$294,165 46	\$7,539 94	\$34,241 54	\$33,968 40
LIABILITIES.					
Gross present Liabilities, ¹	\$121,243 52	\$176,119 62	\$12,702 59	\$10,944 48	\$15,844 54
INCOME.					
Cash actually received for premiums during the year, for interest on mortgages of real estate, ...	\$68,955 29 3,301 15	\$110,414 63 563 94	\$4,695 89 147 17	\$7,283 15 —	\$4,548 95 182 50
for interest and dividends from other sources, ...	10,405 71	14,640 15	—	1,966 08	1,603 66
from assessments on deposit notes, ...	—	—	—	—	—
for rents, ...	34 00	2,481 61	—	—	—
from all other sources, ...	—	—	—	2 00	—
Gross Cash Income, ...	\$82,696 15	\$128,100 33	\$4,843 06	\$9,251 23	\$6,335 11
EXPENDITURES.					
Cash actually paid for losses during the year, ...	\$12,567 38	\$119,094 07	\$1,400 00	\$3,179 00	\$137 50
for brokerage and commissions on premiums, ...	5,813 92	17,698 26	729 89	75 15	—
for salaries and pay of officers and employes, ...	3,727 55	7,536 33	1,128 27	1,154 49	1,200 00
for interest on borrowed money or otherwise, ...	262 50	5,496 34 ³	—	—	—
for State and local taxes, ...	560 94	1,909 90	41 30	15 29	25 95
for return prem's on expired or terminated policies, paid for rents, ...	22,967 83	—	713 33	2,630 97	2,004 20
for all other expenditures, ...	692 83 ⁵	2,575 55 ⁵	150 00	175 00	250 00
			131 50 ⁵	412 61 ⁵	125 00 ⁵
Gross Cash Expenditures, ...	\$46,592 95	\$154,310 45	\$4,294 29	\$7,642 51	\$3,742 65

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$18,120,211 00	\$22,838,325 75	\$1,840,729 00	\$1,386,889 00	\$1,768,912 00
deposit notes liable to assessment received thereon,	564,115 54	348,171 76	47,210 38	55,152 60	107,577 91
deposit notes received during the year,	136,298 30	109,531 91	9,555 74	22,466 11	19,734 20
outstanding risks on real estate,	16,117,715 00	18,120,783 93	1,840,729 00	1,157,746 00	1,630,117 00
on personal estate,	2,002,496 00	4,717,541 82		229,143 00	138,795 00
on property insured in Massachusetts,	18,105,211 00	20,260,708 98	- ⁴	1,386,889 00	1,768,912 00
of risks written during the year,	4,202,652 00	7,780,547 00	370,540 00	586,136 00	311,265 00
for a shorter term than one year,	-	223,650 00	-	22,850 00	-
for the term of one year,	-	3,304,956 00	22,400 00	330,411 00	-
for over one and not more than three years,	-	1,749,784 00	-	10,500 00	15,200 00
for more than three years,	4,202,652 00	2,502,157 00	348,140 00	222,375 00	296,065 00
risks terminated during the year,	1,928,518 00	7,253,071 24	334,071 00	508,104 00	329,215 00
losses incurred during the year, ⁶	12,277 38	41,789 65	2,300 00	2,690 00	137 50
in the State of Massachusetts,	12,277 38	30,721 51	2,300 00	2,690 00	137 50
of assessments actually laid during the year,	-	-	-	-	-
of gain from appreciation of investments,	-	620 00	-	274 13	-
of loss from depreciation of investments,	1,698 00	3,866 00	-	1,404 00	-
rate per cent. of dividends on premiums,	80 per cent.	-	12½ per cent.	40 & 50 per ct.	50 per cent.
average rate per cent. to date,	- ²	-	-	44 per cent.	75 per cent.

¹ See Detailed Statements, page 29, *et seq.*⁴ Nearly all.³ Including \$5,000, semi-annual dividend on guarantee capital.⁶ Including claims unpaid, reported and disputed.

	MASSACHUSETTS MUTUAL. Boston.	MERCHANTS' & FARM. MUT. FIRE. Worcester.	MERRIMACK MUTUAL FIRE. Andover.	MIDDLESEX MUTUAL FIRE. Concord.	MILFORD MUTUAL FIRE. Milford.
ASSETS.					
Gross present Assets, ¹	\$314,656 13	\$214,195 63	\$124,757 63	\$267,382 08	\$7,180 40
LIABILITIES.					
Gross present Liabilities, ¹	\$92,242 24	\$179,366 35	\$76,704 75	\$117,220 33	\$4,093 23
INCOME.					
Cash actually received for premiums during the year, for interest on mortgages of real estate, ...	\$112,226 83	\$52,491 54	\$55,210 78	\$72,853 89	\$2,256 61
for interest and dividends from other sources, ...	7,144 82	454 50	210 00	3,505 50	—
from assessments on deposit notes, ...	7,253 96	25,861 55 ²	5,565 07	15,562 98	254 50
for rents, ...	—	168,000 00	—	—	—
from all other sources, ...	—	1,385 25	—	—	—
Gross Cash Income, ...	\$126,625 61	\$248,192 84	\$60,985 85	\$93,385 21	\$2,511 11
EXPENDITURES.					
Cash actually paid for losses during the year, ...	\$848 11	\$424,098 78	\$12,467 29	\$28,450 98	\$112 84
for brokerage and commissions on premiums, ...	2,452 85	8,390 95	8,439 73	8,317 32	65 78
for salaries and pay of officers and employes, ...	10,068 35	7,507 78	3,516 50	5,288 80	421 68
for interest on borrowed money or otherwise, ...	—	—	—	—	—
for State and local taxes, ...	2,256 52	2,705 20	241 43	730 22	67 07
for return prem's on expired or terminated policies, paid for rents, ...	—	334 23	5,165 83	22,232 35	319 45
for all other expenditures, ...	1,500 00	2,000 00	70 00	—	—
	3,006 46 ⁶	3,768 48 ⁶	698 92 ⁴	1,573 90 ⁶	186 30 ⁶
Gross Cash Expenditures, ...	\$20,132 29	\$448,805 42	\$30,599 70	\$66,593 57	\$1,173 12

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$9,544,059 00	\$18,552,055 00	\$9,900,375 00	\$15,335,019 00	\$725,561 00
deposit notes liable to assessment received thereon,	—	256,388 71	269,669 94	227,097 34	15,179 80
deposit notes received during the year,	—	55,900 00	98,305 62	72,853 89	4,568 80
outstanding risks on real estate,	8,771,691 00	13,914,042 00	8,662,829 00	12,501,430 00	573,945 00
on personal estate,	772,368 00	4,638,013 00	1,237,546 00	2,833,589 00	151,616 00
on property insured in Massachusetts,	9,532,059 00	12,000,000 00	9,900,375 00	15,335,019 00	725,561 00
of risks written during the year,	9,608,259 00	4,039,494 00	3,376,486 00	4,732,159 00	195,365 00
for a shorter term than one year,	—	—	—	91,900 00	1,500 00
for the term of one year,	—	1,388,430 00	724,012 00	499,830 00	44,245 00
for over one and not more than three years,	—	408,018 00	248,350 00	352,380 00	13,405 00
for more than three years,	9,608,259 00	2,243,046 00	2,404,124 00	3,788,049 00	136,215 00
risks terminated during the year,	64,200 00	15,001,038 00	2,503,539 00	2,899,191 00	129,520 00
losses incurred during the year, ¹	848 11	41,555 95	16,072 24	30,450 98	313 64
in the State of Massachusetts,	848 11	37,253 16	16,072 24	30,450 98	313 64
of assessments actually laid during the year,	—	220,000 00	—	—	—
of gain from appreciation of investments,	—	—	—	—	5 00
of loss from depreciation of investments,	—	—	—	464 75	—
rate per cent. of dividends on premiums,	—	10 per cent. ²	20,30 & 40 per ct. ⁵	40 & 60 per ct.	25 per cent.
average rate per cent. to date,	—	—	—	—	25 per cent.

¹ See Detailed Statements, page 37, *et seq.*² Including profits on securities sold.³ Office, agency and incidental expenses, \$216.55; postage, \$193.59; printing, \$288.78.⁴ Office, agency and incidental expenses.⁵ Since December 1, 1873.⁶ On one, three and five year policies respectively.⁷ Including claims unpaid, reported and disputed.

	MILL OWNERS' MUTUAL FIRE. Boston.	MUTUAL FIRE ASSURANCE. Springfield.	MUTUAL PRO-TECTION FIRE. Charlestown.	MUTUAL SAFETY FIRE. Wakefield.	NEWBURYPORT MUTUAL FIRE. Newburyport.
ASSETS.					
Gross present Assets, ¹	\$11,255 24	\$91,654 62	\$17,088 01	\$293 68	\$19,733 43
LIABILITIES.					
Gross present Liabilities, ¹	\$6,644 29	\$28,941 87	\$8,926 10	\$346 96	\$4,495 46
INCOME.					
Cash actually received for premiums during the year, for interest on mortgages of real estate, ...	\$13,088 57	\$9,223 67	\$4,875 05	\$63 00	\$1,084 67
for interest and dividends from other sources, ...	83 42	1,107 75	40 00	-	-
from assessments on deposit notes, ...	-	4,914 25	-	68 20	1,185 17
for rents, ...	-	-	-	-	-
from all other sources, ...	-	442 00 ³	173 00	-	649 62 ⁴
Gross Cash Income, ...	\$13,171 99	\$15,687 67	\$5,088 05	\$131 20	\$2,919 46
EXPENDITURES.					
Cash actually paid for losses during the year, ...	-	\$535 84	\$280 00	-	\$6 00
for brokerage and commissions on premiums, ...	-	-	-	\$34 50	-
for salaries and pay of officers and employees, ...	\$949 97	2,417 00	835 66	-	200 00
for interest on borrowed money or otherwise, ...	-	-	-	-	-
for State and local taxes, ...	-	536 53	36 00	80	10 59
for return prem's on expired or terminated policies, paid for rents, ...	166 67	4,621 70	372 57	-	1,119 00
for all other expenditures, ...	897 77 ²	250 00	420 00	-	30 00
		259 66 ³	205 56 ²	12 55 ²	73 38 ²
Gross Cash Expenditures, ...	\$2,014 41	\$8,620 73	\$2,149 79	\$47 85	\$1,438 97

GENERAL ITEMS.

Whole amount of risks outstanding at end of year, deposit notes liable to assessment received thereon, deposit notes received during the year, . outstanding risks on real estate, . on personal estate, . on property insured in Massachusetts, . of risks written during the year, . for a shorter term than one year, . for the term of one year, . for over one and not more than three years, . for more than three years, . risks terminated during the year, . losses incurred during the year, ⁵ . in the State of Massachusetts, . of assessments actually laid during the year, of gain from appreciation of investments, . of loss from depreciation of investments, . rate per cent. of dividends on premiums, average rate per cent. to date, .	\$1,321,010 00 26,177 14 26,177 14 377,886 00 943,124 00 453,000 00 1,424,110 00 155,100 00 1,086,010 00 183,000 00 — 103,100 00 — — — — — — —	\$3,674,315 00 114,244 54 19,717 20 3,674,315 00 — 3,674,315 00 647,525 00 — — — 647,525 00 508,925 00 535 84 535 84 — — — 75 per cent. 70 per cent.	\$1,174,650 00 34,652 68 9,921 44 — — 1,174,650 00 367,950 00 5,500 00 52,200 00 65,800 00 245,450 00 141,350 00 280 00 280 00 — — — 25 per cent. —	\$60,875 00 3,781 50 1,606 50 57,925 00 2,950 00 60,875 00 20,775 00 — — — 20,775 00 15,500 00 — — — — — — —	\$713,210 00 17,310 28 2,669 40 694,510 00 18,700 00 713,210 00 141,150 00 — — — 141,150 00 98,000 00 6 00 6 00 — — — 100 per cent. 100 per cent.
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¹ See Detailed Statements, page 44, *et seq.*⁵ Including claims unpaid, reported and disputed.² Office, agency and incidental expenses.³ Policy fees.⁴ Gain on U. S. Bonds sold.

	NORFOLK MUTUAL FIRE. Dedham.	QUINCY MUTUAL FIRE. Quincy.	SALEM MUTUAL FIRE. Salem.	SALISBURY & AMESBURY M. F. Amesbury.	SAUGUS MUTUAL FIRE. Saugus.
ASSETS.					
Gross present Assets, ¹	\$233,590 04	\$260,564 14	\$18,699 35	\$2,944 32	\$1,352 45
LIABILITIES.					
Gross present Liabilities, ¹	\$136,632 44	\$206,981 65	\$15,551 00	\$1,717 88	\$2,700 00
INCOME.					
Cash actually received for premiums during the year, for interest on mortgages of real estate, ...	\$73,192 06 6,180 51	\$90,123 69 4,487 15	\$10,904 89 447 44	\$322 45 —	— —
for interest and dividends from other sources, ...	5,478 45	12,151 73	327 59	102 16	—
from assessments on deposit notes, ...	—	195,514 00	30,170 01	—	\$2,899 85
for rents, ...	1,205 00	120 00	—	—	—
from all other sources, ...	22 75	—	—	—	—
Gross Cash Income, ...	\$86,078 77	\$302,396 57	\$41,849 93	\$424 61	\$2,899 85
EXPENDITURES.					
Cash actually paid for losses during the year, ...	\$13,395 66	\$374,919 34	\$25,088 45	—	\$951 87
for brokerage and commissions on premiums, ...	8,782 61	13,787 48	28 15	—	—
for salaries and pay of officers and employes, ...	3,936 67	8,960 00	2,055 65	\$100 00	615 00
for interest on borrowed money or otherwise, ...	—	—	—	—	293 55
for State and local taxes, ...	631 95	2,936 00	344 61	—	—
for return prem's on expired or terminated policies, paid for rents, ...	28,850 97	4,983 89	4,535 18	5 23	28 88
for all other expenditures, ...	778 29 ⁵	—	—	30 40	125 00
		5,457 41 ²	302 39 ⁴	5 00	82 80
Gross Cash Expenditures, ...	\$56,376 15	\$411,044 12	\$32,354 43	\$140 63	\$2,097 10

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$14,726,624 00	\$25,685,620 00	\$1,388,567 00	\$405,895 00	\$2,578,270 00
deposit notes liable to assessment received thereon,	499,111 06	407,291 37	51,514 16	29,288 33	309,667 00
deposit notes received during the year,	144,004 44	90,123 69	18,192 06	3,224 50	109,272 00
outstanding risks on real estate,		21,875,501 00	1,082,050 00	345,300 00	2,174,425 00
on personal estate,	14,726,624 00	3,810,119 00	321,817 00	60,595 00	403,845 00
on property insured in Massachusetts,	14,726,624 00	25,685,620 00	1,401,367 00	376,437 00	2,578,270 00
of risks written during the year,	4,178,775 00	6,041,139 00	562,775 00	39,725 00	963,475 00
for a shorter term than one year,	1,500 00		500 00	-	-
for the term of one year,	62,600 00		72,950 00	-	-
for over one and not more than three years,	197,150 00	- ³	402,875 00	-	963,475 00
for more than three years,	3,917,525 00		86,450 00	39,725 00	-
risks terminated during the year,	3,570,065 00	17,327,708 00	759,950 00	38,805 00	1,016,300 00
losses incurred during the year, ⁶	12,459 11	37,474 85	3,573 00	-	951 87
in the State of Massachusetts,	12,459 11	36,280 56	3,573 00	-	951 87
of assessments actually laid during the year,	-	-	-	-	3,252 60
of gain from appreciation of investments,	-	-	-	-	-
of loss from depreciation of investments,	-	-	70 08	-	-
rate per cent. of dividends on premiums,	25, 40 & 50 pr ct.	10 & 20 pr ct.	35 per cent.	10 per cent.	-
average rate per cent. to date,	-	-	60 per cent.	-	-

¹ See Detailed Statements, page 48, *et seq.*² Not kept separate.³ Office, agency and incidental expenses, \$2,612.80; postage, \$1,089.90; printing and stationery, \$1,754.71.⁴ Office, agency and incidental expenses, \$126.95; assessment on re-insurance policies, \$175.44.⁵ Office, agency and incidental expenses.⁶ Including claims unpaid, reported and disputed.

	SOUTHBRIDGE MUTUAL FIRE. Southbridge.	SOUTH DANVERS MUTUAL FIRE. Peabody.	TRADERS' AND MECHANICS. [MUTUAL DEPT.] Lowell.	WESTFIELD MUTUAL FIRE. Westfield.	WESTFORD MUTUAL FIRE. Westford.
ASSETS.					
Gross present Assets, ¹	\$2,168 33	\$40,355 26	\$162,453 60	\$5,601 49	\$6,313 07
LIABILITIES.					
Gross present Liabilities, ¹	\$979 69	\$11,504 13	\$123,607 35	\$5,987 27	\$6,155 78
INCOME.					
Cash actually received for premiums during the year, for interest on mortgages of real estate, ...	\$191 88	\$2,408 26	\$49,943 74	\$2,544 57	\$1,503 67
for interest and dividends from other sources, ...	48 00	12 00	5,448 83	—	—
from assessments on deposit notes, ...	—	2,740 42	5,770 33	259 69	435 00
for rents, ...	—	—	—	—	—
from all other sources, ...	—	—	—	—	—
Gross Cash Income, ...	\$239 88	\$5,160 68	\$61,162 90	\$2,804 26	\$1,938 67
EXPENDITURES.					
Cash actually paid for losses during the year, ...	—	\$377 00	\$72,990 31	\$444 60	\$20 00
for brokerage and commissions on premiums, ...	\$2 81	—	6,746 39	265 71	—
for salaries and pay of officers and employees, ...	—	995 50	3,697 26	55 00	51 83 ⁴
for interest on borrowed money or otherwise, ...	—	—	228 03	—	—
for State and local taxes, ...	1 57	9 40	536 38	22 70	10 40
for return prem's on expired or terminated policies, paid for rents, ...	34 99	2,204 74	9,835 27	837 67	316 71
for all other expenditures, ...	50 00	—	180 00	80 00	—
	100 00 ³	9 92 ³	1,004 60 ³	16 87 ³	—
Gross Cash Expenditures, ...	\$189 37	\$3,596 56	\$95,218 24	\$1,722 55	\$398 94

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,
 deposit notes liable to assessment received thereon,
 deposit notes received during the year,
 outstanding risks on real estate,
 on personal estate,
 on property insured in Massachusetts,
 of risks written during the year,
 for a shorter term than one year,
 for the term of one year,
 for over one and not more than three years,
 for more than three years,
 risks terminated during the year,
 losses incurred during the year,¹
 in the State of Massachusetts,
 of assessments actually laid during the year,
 of gain from appreciation of investments,
 of loss from depreciation of investments,
 rate per cent. of dividends on premiums,
 average rate per cent. to date,

\$115,384 10	\$1,015,095 00	\$15,567,936 00	\$879,548 50	\$752,060 00
1,809 39	42,818 96	443,643 26	23,579 66	15,023 12
191 88	6,100 24	57,761 95	5,283 72	2,625 32
79,360 28	1,015,095 00	11,675,952 00	691,795 50	601,448 00
36,023 82	-	3,891,984 00	187,753 00	150,612 00
112,384 10	1,015,095 00	14,011,143 00	879,548 50	752,060 00
14,425 00	138,900 00	3,412,534 00	193,825 00	159,995 00
-	-	-	-	1,500 00
3,000 00	-	645,398 00	23,900 00	12,320 00
-	-	573,555 00	1,000 00	4,550 00
11,425 00	138,900 00	2,193,581 00	168,925 00	141,625 00
7,150 00	165,300 00	3,778,432 00	200,935 00	66,200 00
-	577 00	14,008 11	444 60	2,420 00
-	577 00	13,708 11	444 60	2,420 00
-	-	-	-	-
-	-	840 00	-	-
-	602 00	4,111 50	-	-
33 per cent.	90 per cent.	10, 20 & 30 per cent.	- ²	40 per cent.
-	70 per cent.	-	-	40 per cent.

¹ See Detailed Statements, page 55, *et seq.*² Office, agency and incidental expenses.³ Including office, agency and incidental expenses.⁴ 20 per cent. on one year, 30 per cent. on three years, and 40 per cent. on five year policies.⁵ Including claims unpaid, reported and disputed.

	WEST NEWBURY MUTUAL FIRE. West Newbury.	WEYMOUTH AND BRAINTREE M. F. Weymouth.	WHATELY MUTUAL FIRE. Whately.	WORCESTER MANUF. MUTUAL. Worcester.	WORCESTER MUTUAL FIRE. Worcester.
ASSETS.					
Gross present Assets, ¹	\$50 00	\$30,081 80	\$348 69	\$126,965 18	\$394,771 94
LIABILITIES.					
Gross present Liabilities, ¹	\$1,693 19	\$26,465 68	\$2,200 00	\$75,478 21	\$224,424 54
INCOME.					
Cash actually received from premiums during the year, for interest on mortgages of real estate, ...	—	\$17,634 51	\$355 11	\$129,308 18	\$117,175 45 ⁴
for interest and dividends from other sources, ...	—	1,735 28	—	9,060 53	23,826 65
from assessments on deposit notes, ...	—	18,856 68	—	—	—
for rents, ...	—	—	—	—	60 00
from all other sources, ...	—	2,206 50 ²	—	—	—
Gross Cash Income, ...	—	\$40,432 97	\$355 11	\$138,368 71	\$141,062 10
EXPENDITURES.					
Cash actually paid for losses during the year, ...	\$159 25	\$34,022 25	—	\$63,939 71	\$45,488 89
for brokerage and commissions on premiums, ...	—	2,826 40	—	—	9,382 13
for salaries and pay of officers and employes, ...	278 33	1,122 80	—	3,525 00	9,496 80
for interest on borrowed money or otherwise, ...	92 69	—	—	—	—
for State and local taxes, ...	—	361 38	\$6 42	689 24	657 41
for return prem's on expired or terminated policies, paid for rents, ...	—	1,274 08	—	57,638 68	48,778 73
for all other expenditures, ...	12 35 ⁵	469 71	—	—	361 02
		599 96 ³	—	1,108 30 ⁵	2,089 12 ⁵
Gross Cash Expenditures, ...	\$542 62	\$40,676 58	\$6 42	\$126,900 93	\$116,254 10

GENERAL ITEMS.

Whole amount of risks outstanding at end of year,
 deposit notes liable to assessment received thereon,
 deposit notes received during the year,
 outstanding risks on real estate,
 on personal estate,
 on property insured in Massachusetts,
 of risks written during the year,
 for a shorter term than one year,
 for the term of one year,
 for over one and not more than three years,
 for more than three years,
 risks terminated during the year,
 losses incurred during the year,⁶
 in the State of Massachusetts,
 of assessments actually laid during the year,
 of gain from appreciation of investments,
 of loss from depreciation of investments,
 rate per cent. of dividends on premiums,
 average rate per cent. to date,

\$1,895,000 00	\$2,390,454 00	\$20,389 97	\$15,007,664 00	\$29,536,587 82
85,107 00	92,645 00	1,435 59	663,443 90	867,698 16
8,819 35	34,691 79	-	663,443 90	232,696 24
1,586,200 00	1,978,469 00	20,389 97	15,007,664 00	29,536,587 82
308,800 00	411,985 00	-	-	-
1,800,250 00	2,384,954 00	20,389 97	- ³	29,536,587 82
348,950 00	1,021,773 00	20,389 97	15,007,664 00	7,922,851 00
-	10,575 00	-	-	-
-	450,245 00	-	15,007,664 00	7,922,851 00
-	95,383 00	-	-	-
348,950 00	465,570 00	-	-	-
172,085 00	1,694,213 00	-	13,878,419 00	6,056,921 18
159 25	9,499 83	2,200 00	66,409 99	45,479 10
159 25	9,499 83	2,200 00	50,388 17	45,479 10
-	-	-	-	-
-	2,206 50	-	-	-
-	510 00	-	-	-
-	15 & 30 per ct.	-	50 ⁵⁵ / ₁₀₀ per ct.	60 per cent.
-	15 & 30 per ct.	-	50 ⁵⁵ / ₁₀₀ per ct.	75 per cent.

¹ See Detailed Statements, page 59, *et seq.*⁴ Including \$259.83 extra premiums, and \$567.50 policy fees.² Gain on bank stock sold.⁵ Office, agency and incidental expenses.³ Not kept separate.⁶ Including claims unpaid, reported and disputed.

A G G R E G A T E.

ASSETS.	
Gross present Assets, ...	\$4,459,628 03
LIABILITIES.	
Gross present Liabilities, ...	\$2,686,875 46
INCOME.	
Cash actually received for premiums during the year,	\$1,952,858 38
for interest on mortgages of real estate, and for	
interest and dividends from other sources, .	274,580 22
from assessments on deposit notes, ...	544,732 08
for rents, ...	8,189 69
from all other sources, ...	16,895 86
Gross Cash Income, ...	\$2,797,256 23
EXPENDITURES.	
Cash actually paid for losses during the year, . .	\$1,873,095 36
for brokerage and commissions on premiums, .	149,313 06
for salaries and pay of officers and employes, .	147,987 49
for interest on borrowed money or otherwise, .	6,388 11
for State and local taxes, ...	25,059 31
for return prem's on expired or terminated policies,	517,803 40
for rents, ...	13,821 42
for all other expenditures, ...	64,383 27
Gross Cash Expenditures, ...	\$2,797,851 42
GENERAL ITEMS.	
Whole amount of risks outstanding at end of year, .	\$367,659,879 24
deposit notes liable to assessment received thereon,	10,790,849 64
deposit notes received during the year, ...	5,325,128 07
risks written during the year, ...	167,501,387 86
risks terminated during the year, ...	158,016,975 85
losses incurred during the year, ...	834,979 30
in the State of Massachusetts, ...	707,880 22
assessments actually laid during the year, . .	223,252 60

MASSACHUSETTS
MUTUAL MARINE AND FIRE-MARINE
INSURANCE COMPANIES.

★
DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1873.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854. Commenced business March, 1855.]

JOSHUA PAINE, *President.*

Secretary, LEWIS NICKERSON.

Office, No. 83 Commercial Street.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881, ...	\$8,000 00	\$9,600 00

City Bonds:—

Chicago City Bonds, ...	\$10,000 00	\$9,500 00
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
45 shares National Republic Bank, Boston, .	\$100	\$127	\$5,715 00
73 “ Freeman’s National Bank, Boston, .	100	130	9,490 00
20 “ National Revere Bank, Boston, .	100	115½	2,310 00
16 “ Hide and Leather Nat’l B’k, Boston, .	100	114½	1,838 00
30 “ First National Bank, Provincetown, .	100	140	4,200 00
15 “ Traders’ National Bank, Boston, .	100	110	1,650 00
15 “ State National Bank, Boston, . . .	100	105	1,775 00
			\$26,978 00

Railroad Stocks and Bonds:—

80 shares Chicago and Northwestern Railroad, .	\$100	\$70	\$5,600 00
16 “ Boston and Albany Railroad, . . .	100	140	2,240 00
Burlington, Cedar Rapids and Minnesota Railroad 1st Mortgage Bonds, ...	—	—	4,500 00
Michigan Air Line R. R. 1st Mortgage Bonds, .	—	—	7,350 00
West Wisconsin Railroad 1st Mortgage Bonds, .	—	—	4,500 00
Connecticut Western R. R. 1st Mort. Bonds, .	—	—	4,500 00
			\$28,690 00

Other Corporate Securities:—

Portland Water Co.’s Bonds, ...	—	—	\$1,800 00
“ “ “ Scrip, ...	—	—	124 20
			\$1,924 20

Cash Loans :—

Loaned on personal security, ...	Cash value. \$3,496 35
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All other Assets and Property owned by the Company :—

Scrip held by the Company, ...	\$223 00
Office furniture, ...	275 95
	\$498 95

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of U. S. securities, . . .	\$9,600 00	
City bonds, ...	9,500 00	
National bank stocks, ...	26,978 00	
Railroad stocks and bonds, ...	28,690 00	
Other corporate stocks, bonds and securities, ...	1,924 20	
Cash loans, ...	3,496 35	
Cash on hand in the office of the Company, .	1,626 36	
Cash deposited in the First National Bank, .	2,856 15	
Net amount due from agents for premiums collected during the year, ...	5,156 82	
Premium notes taken for marine and inland risks, not yet due, ...	23,915 55	
Premium notes taken for marine and inland risks, overdue and not paid, ...	4,918 29	
Office and other premiums unpaid and in process of collection, ...	550 04	
Unpaid stock or subscription notes on time, not exceeding 12 months, not yet due, \$98,500 ;		
overdue but collectible on demand, \$1,500, .	100,000 00	
Salvages and savings on losses already paid, .	1,200 00	
Interest (not included above) due and not paid, \$1,262.75 ; accrued but not due, \$927.66, .	2,190 41	
All other assets and property, . . . \$498 95		
Gross present Assets, ...		\$222,602 17

LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$1,564 51
Losses and claims adjusted, but not yet due, .	1,500 00
Cash dividends to subscribers, declared and unpaid, ...	59 67
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, ...	21,651 33
Due or to become due to other corporations for re-insurance premiums, ...	460 79

<i>Amounts carried forward, ...</i>	\$25,236 30	\$222,602 17
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<i>Amounts brought forward,</i>	\$25,236 30	\$222,602 17
State and local taxes, due or accrued, ...	78 32	
All other debts and obligations; viz., salaries, \$400; office, agency and incidental expenses, \$500, ...	900 00	
Gross present Liabilities, except Guarantee Fund and Scrip, ...	—————	26,214 62
Surplus as regards Policy-holders, ...		\$196,387 55
Stock-note Guarantee Fund, ...	\$100,000 00	
Scrip outstanding, ...	72,104 00	
	—————	172,104 00
Surplus over Guarantee Fund and Scrip, ...		\$24,283 55

BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated December 26, 1872. Commenced business January 8, 1873.]

JOSEPH W. BALCH, *President.*

Secretary, NOAH S. JENNEY.

Office, No. 45 State Street, Boston.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867, ...	\$2,000 00	\$2,315 00

City Loans:—

City of Fall River Note, ...	—	\$50,000 00
------------------------------------	---	-------------

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
75 shares Washington National Bank, ...	\$100	\$140	\$10,500 00
266 “ Columbia National Bank, ...	100	132	35,112 00
200 “ Tremont National Bank, ...	100	116	23,200 00
			—————
			\$68,812 00

Railroad Stocks and Bonds:—

200 shares Fitchburg Railroad, ...	\$100	\$125	\$25,000 00
307 “ Philadelphia, Wilmington and Balti- more Railroad, ...	50	55 $\frac{3}{4}$	17,115 25
200 “ Boston and Albany Railroad, ...	100	139 $\frac{1}{2}$	27,900 00
200 “ Boston and Providence Railroad, ...	100	146 $\frac{1}{2}$	29,300 00
Boston and Providence R. R. 7 per cent. Bonds,	—	—	105,000 00
“ “ “ Note, ...	—	—	25,000 00
Framingham and Lowell R R. 7 per ct. Bonds,	—	—	22,250 00
			—————
			\$251,565 25

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
City of Boston 5 per cent. Bonds, ...	\$2,790 00	\$6,000 00
State of Massachusetts 5 per cent. Bonds, ...	3,920 00	
United States 6 per cent. Bonds, ...	2,931 25	
“ “ 5-20 Bonds, ...	2,310 00	2,500 00
100 shares Boston and Maine Railroad, ...	10,650 00	10,000 00
670 “ Eastern Railroad, ...	55,610 00	50,000 00
Eastern Railroad 7 per cent. Bonds, ...	31,200 00	30,000 00
City of Boston 5 per cent. Bonds, ...	6,510 00	6,300 00
80 shares Third National Bank, Boston, ...	10,560 00	25,000 00
50 “ New England Insurance Company, ...	3,750 00	
Boston, Hartford and Erie Railroad Bonds, ...	15,250 00	
Union Pacific Land Grant Bonds, ...	4,380 00	2,000 00
“ “ Income Bonds, ...	6,390 00	4,000 00
Personal notes secured, ...	16,000 00	14,000 00
	\$172,251 25	\$151,800 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),*	\$124,000 00
Cash market value of U. S. securities, ...	2,315 00
City loans, ...	50,000 00
National bank stocks, ...	68,812 00
Railroad stocks and bonds, ...	251,565 25
Cash loans on collateral security, ...	151,800 00
Cash on hand in the office of the Company, ...	11,566 67
Cash deposited in the Washington Nat'l Bank, ...	16,744 22
Premium notes taken for marine and inland risks, not yet due, ...	165,835 37
Premium notes taken for marine and inland risks, overdue and not paid, ...	5,071 70
Office and other premiums unpaid and in process of collection, ...	33,403 53
Due or to become due from other Companies for re-insurance on losses already paid, ...	4,000 00
Unpaid stock or subscription notes on time, not exceeding 12 months, not yet due, ...	470,500 00
Interest (not included above) accrued but not due, ...	8,074 54
Gross present Assets, ...	\$1,363,688 28
<i>Amount carried forward, ...</i>	\$1,363,688 28

* Value of lands mortgaged, ...	\$123,000 00
Value of buildings thereon, ...	111,000 00
Total value of property mortgaged, ...	\$234,000 00
Amount of insurance held as collateral, ...	79,000 00

Amount brought forward, ... \$1,363,688 28

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, ...	\$23,065 80
Amount required to re-insure all outstanding risks, ...	287,879 06
Return premiums on settled, cancelled or surrendered policies, ...	1,321 66
All other debts and obligations; viz., rents, \$366.67; office, agency and incidental expenses, \$200, ...	566 67
Gross present Liabilities, except Guarantee Fund, ...	<u>312,833 19</u>
Surplus as regards Policy-holders, ...	\$1,050,855 09
Guarantee Fund, ...	<u>1,000,000 00</u>
Surplus over Guarantee Fund, ...	\$50,855 09

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business October, 1853.]

FRANCIS BACON, *President.*

Secretary, GEORGE L. DEBLOIS.

Office, No. 52 State Street, Boston.

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, 1861, . . .	\$30,000 00	\$36,000 00
“ “ 5-20 Bonds, 1865, . . .	6,000 00	7,080 00
“ “ 5-20 Bonds, 1867, . . .	44,000 00	51,920 00
	<u>\$80,000 00</u>	<u>\$95,000 00</u>

State and Town Bonds and Loans:—

Massachusetts Union Fund Bonds, . . .	\$5,000 00	\$5,400 00
Medford Town Loan, ...	—	15,000 00

\$20,400 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Atlas National Bank, Boston, . . .	\$100	\$114	\$11,400 00
100 “ Old Boston National Bank, Boston, . .	50	70	7,000 00
100 “ Continental National Bank, Boston, . .	100	105	10,500 00
300 “ Columbian National Bank, Boston, . . .	100	132	39,600 00
150 “ Commerce National Bank, Boston, . . .	100	115	17,250 00
300 “ Hide and Leather Nat'l B'k, Boston, . . .	100	114	34,200 00
16 “ Massachusetts Nat'l Bank, Boston, . . .	250	305	4,880 00
120 “ North National Bank, Boston, . . .	100	122	14,640 00

Amount carried forward, ... \$139,470 00

<i>Amount brought forward,</i>				\$139,470 00
100 shares	New England Nat'l Bank, Boston,	\$100	\$135	13,500 00
300 "	Republic National Bank, Boston,	100	128	38,400 00
200 "	Second National Bank, Boston,	100	148	29,600 00
30 "	State National Bank, Boston,	100	105	3,150 00
350 "	Tremont National Bank, Boston,	100	116	40,600 00
300 "	Webster National Bank, Boston,	100	102	30,600 00
300 "	Washington National Bank, Boston,	100	140	42,000 00
				\$337,320 00

Railroad Stocks and Bonds:—

200 shares	Boston and Albany Railroad,	\$100	\$139	\$27,800 00
120 "	Boston and Providence Railroad,	100	146	17,520 00
40 "	Boston and Lowell Railroad,	500	555	22,200 00
Eastern Railroad Bonds, 6 per cent., Regist'd,		35,000	88	30,800 00
"	" 7 per cent. Coupon Bonds,	15,000	97	14,550 00
				\$112,870 00

Other Corporate Stocks and Securities:—

	Par value.	Market value.
95 shares Relief Steamboat Company,	\$9,500 00	\$1,000 00
Insurance Scrip of other companies,	12,310 00	9,848 00
China Mutual Insurance Co.'s Scrip,	\$1,112 00	
		\$10,848 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Burlington and Missouri Railroad,	\$9,400 00	\$8,500 00
United States Bonds,	2,900 00	2,500 00
32 shares Boston and Albany Railroad,	4,670 00	3,500 00
12 Missouri River and Fort Scott and Gulf R. R.		
1st Mortgage Bonds,	6,000 00	5,000 00
10 Union Pacific Railroad Bonds,	7,100 00	7,000 00
25 shares Boylston Mutual Insurance Co.,	2,500 00	
2 Missouri River and Fort Scott and Gulf R. R.		
1st Mortgage Bonds,	1,000 00	3,000 00
3 Bonds Phila. and Reading Coal and Iron Co.,	2,500 00	
China Mutual Insurance Company's Scrip,	44,000 00	34,500 00
		\$64,000 00
		\$80,070 00

Other Cash Loans:—

	Cash value.
Manufacturing Co.'s Notes, with individual endorsements,	\$40,000 00
Boston Asylum and Farm School Corporation Notes,	2,500 00
Loaned on personal security,	18,800 00
	\$61,300 00

Other Claims owing the Company:—

Suspense account,	\$1,273 62	\$500 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of U. S. securities, . . .	\$95,000 00
State and town bonds and loans, . . .	20,400 00
National bank stocks, ...	337,320 00
Railroad stocks and bonds, ...	112,870 00
Other corporate securities, . \$1,112 00	10,848 00
Cash loans on collateral security, ...	64,000 00
Other cash loans, ...	61,300 00
Cash deposited in the Columbian Nat'l Bank, .	24,685 37
Premium notes taken for marine and inland risks, not yet due, ...	425,277 92
Premium notes taken for marine and inland risks, overdue and not paid, \$1,489.64. Actual value thereof, ...	600 00
Salvages and savings on losses already paid, .	5,000 00
Other claims owing the Company, ...	500 00
Gross present Assets, ...	\$1,157,801 29

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, ...	\$70,000 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, ...	319,418 28
Due or to become due to other companies for re-insurance premiums, ...	9,336 95
Principal unpaid on scrip ordered to be redeemed, ...	4,212 98
Interest due or unpaid on scrip, ...	2,181 98
All other debts and obligations; viz., rents, \$563; salaries, \$4,260, ...	4,823 00
Gross present Liabilities, except Scrip, ...	409,973 19
Surplus as regards Policy-holders, ...	\$747,828 10
Scrip outstanding, ...	506,172 00
Surplus over Scrip, ...	\$207,156 10

COMMERCIAL MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated March 17, 1863. Commenced business May 1, 1863.]

C. R. TUCKER, *President.*

Secretary, C. R. TUCKER, JR.

Office, No. 33 North Water Street, New Bedford.

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash deposited in the Merchants' Nat'l Bank, .	\$1,401 15	
Premium notes taken for marine and inland risks, not yet due, ...	65,555 58	
Premium notes taken for marine and inland risks, overdue and not paid, \$16,230.41. Actual value thereof, ...	15,730 41	
Unpaid subscription notes on time not exceeding 12 months, not yet due, ...	199,000 00	
Salvages and savings on losses already paid, .	59 92	
Notes taken in payment of premium notes, .	5,031 80	
Gross present Assets, ...		\$286,778 86

LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$27,150 88	
Claims for losses disputed or resisted, . .	8,538 39	
Owing for borrowed money, ...	16,542 32	
Cash dividends to subscribers, declared and unpaid, ...	150 00	
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, ...	65,555 58	
Interest due or unpaid on scrip, ...	291 48	
All other debts and obligations; viz., rents, \$137.00; office, agency and incidental expenses, \$40.50, ...	177 50	
Gross present Liabilities, except Guarantee Fund and Scrip, ...		118,406 15
Surplus as regards Policy-holders, ...		\$168,372 71
Guarantee Fund, ...	\$199,000 00	
Scrip outstanding, ...	13,637 00	
		\$212,637 00
Net present Assets, ...		168,372 71
Impairment of Guarantee Fund, ...		\$44,264 29

<i>Amount brought forward,</i>	\$28,000	33
Premium notes taken for marine and inland risks, not yet due, ...	142,534	29
Office and other premiums unpaid and in process of collection, ...	2,222	48
Unpaid subscription notes on time, not exceeding 12 months, not yet due, \$219,500; over-due and not paid, \$36,735.97, ...	256,235	97
Gross present Assets, ...	<u> </u>	\$428,993 07

LIABILITIES.

Claimed, reported and supposed losses not yet adjusted, ...	\$27,200	00
Owing for borrowed money, secured by subscription notes given as collateral, ...	30,000	00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, ...	131,410	08
Due or to become due to other Companies for re-insurance premiums, ...	1,490	75
All other debts and obligations; viz., rents, ...	1,000	00
Gross present Liabilities, except Guarantee Fund, ...	<u> </u>	191,100 83
Surplus as regards Policy-holders, ...		\$237,892 24
Guarantee Fund, ...	\$256,235	97
Net present Assets, ...	<u>237,892</u>	<u>24</u>
Impairment of Guarantee Fund, ...	\$18,343	73

NAUMKEAG MUTUAL FISHING INSURANCE COMPANY, SALEM.

[Incorporated April 21, 1868. Commenced business March 1, 1869.]

CHAS. C. PETTINGELL, *President.* Secretary, HENRY A. BROWN.*Office, No. 141 Washington Street, Salem.*

[NOTE.—The fund is subscribed annually, in January, in shares of \$1,000 each, for which a note for \$200 is taken, upon which all assessments are made. Each subscriber is required to insure at least seven-eighths of the amount he subscribes. No risk to exceed \$6,000. No vessels are insured except fishing vessels. Assessments are made upon the notes, from time to time, when needed to pay losses. Premiums commence in February at seven per cent., and decrease as the season advances to four per cent., which is the lowest premium. All risks terminate on the thirtieth day of November in each year, and all business is closed before any risks are taken for another year.]

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, . . .	\$1,830 97	
Gross present Assets, ...	<u> </u>	\$1,830 97

LIABILITIES.

State and local taxes, due or accrued, . . .	\$81 01	
Gross present Liabilities, ...	<u> </u>	\$81 01

NEW ENGLAND MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 23, 1872. Commenced business June 1, 1872.]

GEORGE C. LORD, *President.* *Secretary,* ALFRED PRESSON.
Office, No. 62 State Street, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and other Securities owned by the Company :—

	Par value.	Market value.
Boston and Maine Railroad Stock, ...	\$25,000 00	\$26,500 00
Ogdensburg and Lake Champlain Pref'd Stock, ...	13,000 00	12,220 00
National Hide and Leather Bank Stock, ...	4,400 00	5,060 00
National Revere Bank Stock, ...	3,400 00	3,944 00
National Republic Bank Stock, ...	4,200 00	5,376 00
Traders' National Bank Stock, ...	3,600 00	3,708 00
Dry Goods Bank (New York) Stock, ...	2,500 00	2,625 00
Shawmut National Bank Stock, ...	2,700 00	3,186 00
Atlantic National Bank Stock, ...	1,000 00	1,370 00
China Mutual Insurance Co.'s Scrip, ...	170 00	136 00
	<u>\$59,970 00</u>	<u>\$64,125 00</u>

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Boston and Albany Railroad Stock, ...	\$6,160 00	\$6,000 00
National Bank of Republic, ...	3,200 00	3,000 00
	<u>\$9,360 00</u>	<u>\$9,000 00</u>

Other Cash Loans :—

Boston and Maine Railroad Loan, ...	\$25,000 00
Boston and Lowell Railroad Loan, ...	25,000 00
Loaned on personal security, ...	919 00
	<u>\$50,919 00</u>

All other Assets and Property owned by the Company :—

	Cash value.
Salvage on losses paid, ...	\$4,000 00
Subscription notes to Preferred Permanent Fund, ...	150,000 00
	<u>\$154,000 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$45,638 00
Cash market value of stocks and securities owned by the Company, ...	64,125 00
Cash loans on collateral security, ...	9,000 00
Other cash loans, ...	50,919 00
Cash on hand in the office of the Company, .	725 35
Cash deposited in the Second National Bank, .	23,087 11
Interest due and accrued (not included above), .	406 00
Premiums in course of collection, ...	13,774 96
Premium notes taken for marine and inland risks, not yet due, \$196,797.84; overdue and not paid, \$1,864.81, ...	198,662 65
All other assets and property, ...	154,000 00
Gross present Assets, ...	<u>\$560,338 07</u>

LIABILITIES.

Claimed, reported and supposed losses, ...	\$31,400 00
Less salvage claims, ...	4,000 00
Net amount of unpaid losses, ...	<u>\$27,400 00</u>
Amount required to re-insure all outstanding risks, ...	182,144 95
Gross present Liabilities, except Preferred Permanent Fund, ...	<u>209,544 95</u>
Surplus as regards Policy-holders, ...	\$350,793 12
Preferred Permanent Fund paid up, ...	\$200,000 00
Subscription notes, ...	<u>150,000 00</u>
	<u>350,000 00</u>
Surplus over Preferred Permanent Fund.	\$793 12

OCEAN MUTUAL INSURANCE COMPANY, NEW BEDFORD.†

[Incorporated April 27, 1863. Commenced business March 1, 1864.]

WILLIAM H. TAYLOR, *President.**Secretary,* SAMUEL H. COOK.*Office, No. 37 North Water Street, New Bedford.*

DETAILED STATEMENT OF ASSETS.

	Market value.
Union Mutual Insurance Company's scrip, ...	\$243 00
* Value of lands mortgaged, ...	\$76,900 00
Value of buildings thereon, ...	53,000 00
Total value of property mortgaged, ...	<u>\$129,900 00</u>
Amount of insurance held as collateral, ...	35,000 00

† Closing up.

Other Claims and Demands owing the Company:—

	Cash value.
Corporation notes, payable on demand, ...	\$15,800 00
Balance of amount due on account of assessment, ...	700 00
	\$16,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of corporate securities, ...	\$243 00	
Cash on hand in the office of the Company, ...	101 98	
Cash deposited in the Nat'l B'k of Commerce, ...	1,015 16	
Premium notes taken for marine and inland risks, overdue and not paid, ...	3,694 24	
Unpaid subscription notes on time not exceeding 12 months, overdue but collectible on demand, ...	69,300 00	
Other debts, claims, and demands owing the Company, ...	16,500 00	
Interest (not included above) accrued, but not due, ...	1,028 88	
Gross present Assets, ...		\$91,883 26

LIABILITIES.

Cash dividends to subscribers, declared and unpaid, ...	\$400 00	
Gross present Liabilities, except Guarantee Fund, ...		400 00
Surplus as regards Policy-holders, ...		\$91,483 26
Guarantee Fund, ...		69,300 00
Surplus over Guarantee Fund, ...		\$22,183 26

PACIFIC MUTUAL INSURANCE COMPANY, NEW BEDFORD.*

[Incorporated March 29, 1856. Commenced business December, 1856.]

FRED'K HOMER, *President*.*Secretary*, HENRY F. THOMAS.*Office, No. 20 North Water Street, New Bedford.*

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash on hand in the office of the Company, ...	\$997 94
Cash deposited in the Merchants' Nat'l Bank, ...	1,302 23
Premium notes taken for marine and inland risk, overdue and not paid, \$3,905.81. Actual value thereof, ...	1,000 00
<i>Amount carried forward, ...</i>	\$3,300 17

* This Company ceased underwriting, and commenced to close up its business in August, 1867.

<i>Amount brought forward</i> , ...	\$3,300 17	
Unpaid subscription notes, on time not exceeding 12 months, not yet due, ...	56,900 00	
Gross present Assets, ...	<u> </u>	\$60,200 17

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, ...	\$12,000 00	
Gross present Liabilities, except Guarantee Fund, ...	<u> </u>	12,000 00
Surplus as regards Policy-holders, ...		\$48,200 17
Guarantee Fund, ...	\$56,900 00	
Net present Assets, ...	<u>48,200 17</u>	
Impairment of Guarantee Fund, ...	\$8,699 83	

UNION MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated May 14, 1851. Commenced business July, 1851.]

THOMAS S. HATHAWAY, *President*. *Secretary*, WALTER P. WINSOR.*Office, No. 38 North Water Street, New Bedford.*

DETAILED STATEMENT OF ASSETS.

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares Mechanics' Nat'l B'k, New Bedford,	\$100	\$133½	\$26,700 00
82 " National Bank of Commonwealth, New Bedford, ...	100	127½	10,455 00
206 " Merchants' Nat'l B'k, New Bedford,	100	138	28,428 00
168 " First National Bank, New Bedford,	100	121	20,328 00
			<u>\$85,911 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
36 shares Boston and Albany Railroad, ...	\$5,004 00	} \$5,500 00
Michigan Central Railroad Bond, ...	920 00	

Other Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$109,968 49

Other Debts owing the Company:—

Rents due, ...	\$280 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, . . .	\$1,200 00
National bank stocks, ...	85,911 00
Cash loans on collateral security, ...	5,500 00
Other cash loans, ...	109,968 49
Cash on hand in the office of the Company, . . .	6,344 20
Cash deposited in the First National Bank, . . .	2,463 56
Cash deposited in the Nat'l B'k of Commerce, . . .	22,721 20
Premium notes taken for marine and inland risks, not yet due, ...	124,492 83
Premium notes taken for marine and inland risks, overdue and not paid, \$60,624.01. Actual value thereof, ...	59,116 78
Office and other premiums unpaid and in process of collection, ...	1,718 28
Unpaid subscription notes on time not exceeding 12 months, not yet due, ...	250,000 00
Salvages and savings on losses already paid, . . .	400 00
Other debts owing the Company, ...	280 00
Gross present Assets, ...	\$670,116 34

LIABILITIES.

Adjusted losses and claims, due and unpaid, . . .	\$6,475 37
Losses and claims adjusted, but not yet due, . . .	5,200 00
Claimed, reported and supposed losses, not yet adjusted, ...	50,000 00
Claims for losses disputed or resisted, ...	65,593 62
Cash dividends to subscribers, declared and unpaid, ...	11,458 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, ...	124,492 83
Principal unpaid on scrip ordered to be redeemed, ...	1,750 00
Interest due or unpaid on scrip, ...	1,059 56
State and local taxes, due or accrued, ...	153 74
All other debts and obligations; viz., rents, \$95; salaries, \$166.67, ...	261 67
Gross present Liabilities, except Guarantee Fund and Scrip, ...	266,444 79
Surplus as regards Policy-holders, ...	\$403,671 55
Guarantee Fund, ...	250,000 00
Scrip Reserve, ...	\$153,671 55
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, ...	434,374 00
Deficiency of Scrip Reserve, ...	\$280,702 45

ABSTRACT OF ANNUAL STATEMENTS.

	ATLANTIC MUTUAL FIRE AND MARINE. Provincetown.	BOYLSTON MUTUAL. Boston.	CHINA MUTUAL. Boston.	COMMERCIAL MUTUAL MARINE. New Bedford.
Whole amount of Guarantee Fund, in cash, ...	\$100,000 00	\$1,000,000 00	—	\$199,000 00
in subscription notes, ...	—	529,500 00	—	—
outstanding scrip not cancelled, ...	100,000 00	470,500 00	—	199,000 00
	72,104 00	—	\$506,172 00	13,637 00
ASSETS.				
Gross present Assets, ¹	\$222,602 17	\$1,363,688 28	\$1,157,801 29	\$286,778 86
LIABILITIES.				
Gross present Liabilities, ¹	\$26,214 62	\$312,833 19	\$409,973 19	\$118,406 15
INCOME.				
Cash actually rec'd during the year for fire premiums, for interest on mortgages of real estate, ...	—	\$301,930 30	—	—
for interest and dividends from other sources, ...	\$30,659 53	179,421 28	\$493,947 84	\$35,109 51
from assessments on subscription notes, ...	—	3,899 38	—	—
for rents, ...	5,720 05	34,218 83	46,638 67	—
from all other sources, ...	—	—	—	—
	—	1,417 00	—	—
Gross Cash Income, ...	\$36,379 58	\$520,886 79	\$540,586 51	\$35,109 51
EXPENDITURES.				
Cash actually paid during the year for fire losses, for marine losses, ...	—	\$112,253 08	—	—
for brokerage and commissions on premiums, ...	\$17,053 67	174,820 67	\$290,113 97	\$21,336 02
for salaries and compensation of officers and em- ployés, ...	1,137 89	18,871 33	4,242 04	—
paid during year for div. and int. to subscribers, ...	1,275 00	24,507 61	21,120 00	2,450 00
for int. on borrowed money, not included above, ...	—	—	—	4,725 00
	71 48	2,478 68	—	1,104 72

for State and local taxes, ...	\$411 00	\$8,340 69	\$6,428 09	\$404 26
for the redemption of scrip, ...	—	—	110,315 00	—
for interest paid to scrip-holders during the year, . .	4,326 24	—	30,239 52	—
for rents, ...	50 00	5,500 00	5,000 00	592 96
incidental expenses, ...	202 66	15,554 47	8,064 66	399 19
Gross Cash Expenditures, ...	\$24,527 94	\$362,326 53	\$475,523 28	\$31,012 15
GENERAL ITEMS.				
Whole amount of fire risks outstanding at end of year, .	—	\$19,780,834 00	—	—
of marine risks outstanding at end of year, .	\$276,725 00	5,742,760 00	\$9,794,620 00	\$868,897 50
of fire risks written during the year, ...	—	36,843,642 00	—	—
of marine risks written during the year, ...	538,410 00	22,785,182 00	21,081,531 00	603,744 50
of fire risks terminated during the year, ...	—	16,545,608 00	—	—
of marine risks terminated during the year, ...	534,645 00	16,807,172 00	22,761,676 00	622,009 00
of fire losses occurring during the year, ...	—	115,483 88	—	—
of marine losses occurring during the year, ...	20,118 18	194,655 67	270,113 97	47,340 20
of notes rec'd for premiums not paid in cash—fire, .	—	—	—	—
marine, ...	24,464 53	170,907 07	311,666 38	38,765 93
of cash div'ds to subscribers declared during year, .	—	—	—	4,725 00
of assess'ts laid on subscription-notes during year, .	—	—	—	—
of scrip dividends declared during the year, ...	—	—	112,120 00	—
of scrip ordered to be redeemed during the year, . .	—	—	110,830 00	—
of gain by appreciation of investments, ...	—	—	65,000 00	—
of loss by depreciation of investments, ...	—	—	—	—
Average per cent. of scrip dividends declared to date, .	7 per cent.	4,332 12	20 ^{8.3} / ₁₀₀ per cent.	—

¹ See Detailed Statements, page 90, *et seq.*

	HINGHAM & COHASSET MUT. FISHING. Cohasset.	INDIA MUTUAL. Boston.	NAUMKEAG MUTUAL FISHING. Salem.	NEW ENGLAND MUTUAL. Boston.
Whole amount of Guarantee Fund, in cash, ...	\$19,150 00	\$256,235 97	—	\$350,000 00
in subscription notes, ...	—	—	—	200,000 00
outstanding scrip not cancelled, ...	19,150 00	256,235 97	—	150,000 00
ASSETS.				—
Gross present Assets, ¹	\$22,733 88	\$428,993 07	\$1,830 97	\$560,338 07
LIABILITIES.				
Gross present Liabilities, ¹	\$5,126 25	\$191,100 83	\$81 01	\$209,544 95
INCOME.				
Cash actually rec'd during the year for fire premiums, for interest on mortgages of real estate, ...	—	\$22,841 35	—	\$35,775 63
for interest and dividends from other sources, ...	—	165,998 16	\$8,101 00	291,190 32
from assessments on subscription notes, ...	—	5,640 14	—	3,760 00
for rents, ...	—	99,110 00	—	11,519 58
from all other sources, ...	—	1,875 00	—	—
	\$33 00 ²	398 30	—	670 72 ⁴
Gross Cash Income, ...	\$33 00	\$295,862 95	\$8,101 00	\$342,916 25
EXPENDITURES.				
Cash actually paid during the year for fire losses, for brokerage and commissions on premiums, ...	—	\$233,892 64	—	\$164,229 15
for salaries and compensation of officers and employees, paid during year for div. and int. to subscribers, ...	—	119,366 83	\$7,200 09	334,329 34
for int. on borrowed money, not included above, ...	—	4,457 38	—	9,267 37
	\$50 00	9,400 00	450 00	10,800 00
	—	—	—	—
	—	3,380 38	—	—

for State and local taxes, ...	—	\$1,938 28	\$54 41	—
for the redemption of scrip, ...	—	—	—	—
for interest paid to scrip-holders during the year, . .	—	—	—	—
for rents, ...	—	3,183 33	75 00	\$5,035 67
incidental expenses, ...	\$25 00	6,950 92 ³	89 55	6,356 71 ⁵
Gross Cash Expenditures, ...	\$75 00	\$382,569 76	\$7,869 05	\$530,018 24
GENERAL ITEMS.				
Whole amount of fire risks outstanding at end of year, of marine risks outstanding at end of year, ...	—	\$2,137,545 00	—	\$2,298,123 00
of fire risks written during the year, ...	—	2,963,415 00	—	4,729,926 00
of marine risks written during the year, ...	—	3,041,945 00	—	2,980,356 00
of fire risks terminated during the year, ...	\$108,600 00	5,782,540 00	\$327,033 50	8,293,670 00
of marine risks terminated during the year, ...	—	3,274,076 00	—	3,453,975 00
of fire losses occurring during the year, ...	108,600 00	6,177,312 00	327,033 50	9,687,856 00
of marine losses occurring during the year, ...	—	35,238 64	—	339,778 51
of notes rec'd for premiums not paid in cash—fire, marine, ...	5,000 00	105,966 83	7,200 09	2,955 65
of cash div'ds to subscribers declared during year, of assess'ts laid on subscription-notes during year, .	3,583 88	142,534 29	—	198,662 65
of scrip dividends declared during the year, ...	1,500 00	—	—	—
of scrip ordered to be redeemed during the year, . .	—	—	—	—
of gain by appreciation of investments, ...	—	—	—	—
of loss by depreciation of investments, ...	—	—	—	—
Average per cent. of scrip dividends declared to date,	—	19 $\frac{2}{3}$ per cent.	—	—

¹ See Detailed Statements, page 98, *et seq.*² Policies at \$1 each.⁴ Premium on sale of gold, sundry items, &c.³ Office, agency and incidental expenses, \$5,949.12; loss on sale of investments, \$1,001.80.
⁵ Discount, \$513.61; agency expenses, \$2,775.36; advertising, &c., \$2,067.74.

	OCEAN MUTUAL. New Bedford.	PACIFIC MUTUAL. New Bedford.	UNION MUTUAL MARINE. New Bedford.
Whole amount of Guarantee Fund, ...	\$69,300 00	\$56,900 00	\$250,000 00
in cash, ...	—	—	—
in subscription notes, ...	69,300 00	56,900 00	250,000 00
outstanding scrip not cancelled, ...	—	—	434,374 00
ASSETS.			
Gross present Assets, ¹	\$91,883 26	\$60,200 17	\$670,116 34
LIABILITIES.			
Gross present Liabilities, ¹	\$400 00	\$12,000 00	\$266,444 79
INCOME.			
Cash actually received during the year for fire premiums, ...	—	—	—
for interest on mortgages of real estate, ...	\$1,268 38	—	\$144,283 12
for interest and dividends from other sources, ...	—	—	—
from assessments on subscription notes, ...	1,261 40	—	12,742 90
for rents, ...	—	16,979 61	—
from all other sources, ...	—	—	—
Gross Cash Income, ...	\$2,529 78	\$16,979 61	\$157,026 02
EXPENDITURES.			
Cash actually paid during the year for fire losses, ...	—	—	—
for marine premiums, ...	\$1,418 47	\$5,270 89	\$41,974 70
for brokerage and commissions on premiums, ...	—	—	—
for salaries and compensation of officers and employes, ...	933 33	680 94	2,991 64
paid during year for dividends and interest to subscribers, ...	22,500 00	—	15,000 00
for interest on borrowed money, not included above, ...	17 04	—	1,417 63

for State and local taxes, ...	\$24 68	—	\$1,678 03
for the redemption of scrip, ...	—	—	104 00
for interest paid to scrip-holders during the year, ...	—	—	34 08
for rents, ...	100 00	\$75 00	95 00
for incidental expenses, ...	104 25	—	932 96
Gross Cash Expenditures, ...	\$25,097 77	\$6,026 83	\$64,228 04
GENERAL ITEMS.			
Whole amount of fire risks outstanding at end of year, ...	—	—	—
of marine risks outstanding at end of year, ...	—	—	\$1,369,212 00
of fire risks written during the year, ...	—	—	—
of marine risks written during the year, ...	—	—	231,821 00
of fire risks terminated during the year, ...	—	—	—
of marine risks terminated during the year, ...	\$7,550 00	—	1,942,783 00
of fire losses occurring during the year, ...	—	—	—
of marine losses occurring during the year, ...	—	—	92,984 22
of notes received for premiums not paid in cash—fire, ...	—	—	—
marine, ...	—	—	—
of cash dividends to subscribers declared during the year, ...	22,900 00	—	153,266 98
of assessments laid on subscription-notes during the year, ...	—	—	15,000 00
of scrip dividends declared during the year, ...	—	—	—
of scrip ordered to be redeemed during the year, ...	—	—	—
of gain by appreciation of investments, ...	—	—	—
of loss by depreciation of investments, ...	—	—	4,542 00
Average rate per cent. of scrip dividends declared to date, ...	—	—	14 ⁶ / ₁₁ per cent.

¹ See Detailed Statements, page 101, *et seq.*

A G G R E G A T E.

Whole amount of Guarantee Fund,	\$2,300,585	97
in cash,	729,500	00
in subscription notes,	1,571,085	97
outstanding scrip not cancelled,	1,026,287	00
ASSETS.		
Gross present Assets, ¹	\$4,866,966	36
LIABILITIES.		
Gross present Liabilities, ¹	\$1,552,124	98
INCOME.		
Cash actually rec'd during the year for fire premiums,	\$360,547	28
for marine prem's,	1,349,979	14
for interest on mortgages of real estate,	7,659	38
for interest and dividends from other sources,	117,741	57
from assessments on subscription notes,	116,089	61
for rents,	1,875	00
from all other sources,	2,519	02
Gross Cash Income,	\$1,956,411	00
EXPENDITURES.		
Cash actually paid during the year for fire losses,	\$510,374	87
for marine losses,	1,012,884	65
for brokerage and commissions on premiums,	37,976	01
for salaries and compensation of officers and employees,	74,658	52
paid during the year for dividends and interest to subscribers,	42,225	00
for interest on borrowed money, not included above,	8,469	93
for State and local taxes,	19,279	44
for the redemption of scrip,	110,419	00
for interest paid to scripholders during the year,	34,599	84
for rents,	19,706	96
incidental expenses,	38,680	37
Gross Cash Expenditures,	\$1,909,274	59
GENERAL ITEMS.		
Whole amount of fire risks outstanding at end of year,	\$24,216,502	00
of marine risks outstanding at end of year,	25,745,555	50
of fire risks written during the year,	42,865,943	00
of marine risks written during the year,	59,752,532	00

AGGREGATE—Concluded.

Whole amount of fire risks terminated during the year,	\$23,273,659 00
of marine risks terminated during the year, . . .	58,976,636 50
of fire losses occurring during the year, . . .	} 1,233,880 19
of marine losses occurring during the year, . . .	
of notes rec'd for premiums not paid in cash—fire,	2,955 65
marine,	1,043,851 71
of cash dividends to subscribers declared during the year, . . .	42,625 00
of assessments laid on subscription-notes during the year, . . .	1,500 00
of scrip dividends declared during the year, . . .	112,120 00
of scrip ordered to be redeemed during the year,	110,830 00
of gain by appreciation of investments, . . .	69,542 00
of loss by depreciation of investments, . . .	4,332 12

MASSACHUSETTS
JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE
INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1873.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

FRANCIS PEABODY, *President.**Secretary, J. W. FIELD.**Office, No. 54 State Street, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks owned by the Company :—

	Par value.	Market value.
444 shares Old Boston National Bank, . . .	\$22,200 00	\$31,080 00
200 “ Columbian National Bank, . . .	20,000 00	26,200 00
45 “ National Eagle Bank, . . .	4,500 00	5,175 00
170 “ Globe National Bank, . . .	17,000 00	22,100 00
142 “ Hamilton National Bank, . . .	14,200 00	17,040 00
62 “ New England National Bank, . . .	6,200 00	8,494 00
100 “ Suffolk National Bank, . . .	10,000 00	13,500 00
152 “ State National Bank, . . .	15,200 00	16,416 00
280 “ National Union Bank, . . .	28,000 00	40,600 00
706 “ Boston and Albany Railroad, . . .	70,600 00	98,487 00
11 “ Boston and Lowell Railroad, . . .	5,500 00	5,857 50
8 “ Merrimac Manufacturing Company, . . .	8,000 00	12,440 00
57 “ Relief Steamboat Company, . . .	2,200 00	2,200 00
	<u>\$223,600 00</u>	<u>\$299,589 50</u>

Cash Loans :—

	Amount loaned.
Loaned on personal security, ...	\$1,000 00

All other Assets and Property owned by the Company :—

	Cash value.
Rents due and accrued, ...	\$575 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, . . .	\$85,000 00
Stocks owned by the Company, . . .	299,589 50
Cash loans, ...	1,000 00
Cash on hand in the office of the Company, . . .	362 90
Cash deposited in Old Boston National Bank, . . .	29,835 34
<i>Amount carried forward, ...</i>	<u>\$415,787 74</u>

<i>Amount brought forward,</i>	\$415,787 74	
Premiums in course of collection (net), ...	7,292 83	
Premium notes taken for marine and inland risks, not yet due, \$118,083 13; overdue, and not paid, \$14,255.12, ...	132,338 25	
All other assets and property, ...	575 00	
Gross present Assets, ...	<u> </u>	\$555,993 82

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$7,098 26	
Claimed, reported and supposed losses, ...	28,404 69	
Total am't of losses and claims, ...	\$35,502 95	
Less re-insurance, . \$1,269 53		
Salvage claims, ...	1,406 87	
	<u>2,676 40</u>	
Net amount of unpaid losses, ...	<u> </u>	\$32,826 55
Amount required to re-insure all outstanding risks, ...		173,357 65
Due and accrued for rents, salaries, and other miscellaneous expenses, ...		3,950 00
Due for borrowed money, ...		35,000 00
All other debts and obligations; viz, interest on borrowed money, \$885.68; due for re-insurance, \$3,006.33		3,892 01
Gross present Liabilities, except Capital Stock, ...	<u> </u>	249,026 21
Surplus as regards Policy-holders, ...		\$306,967 61
Paid-up Capital, ...		300,000 00
Surplus over Capital, ...		<u>\$6,967 61</u>

BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated 1853. Commenced business January, 1853.]

FRED'K W. CHIOATE, *President.**Secretary,* SAMUEL J. FOSTER.*Office, at Beverly.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
126 shares Beverly National Bank, ...	\$12,600 00	\$16,758 00
75 " Naumkeag National Bank, ...	7,500 00	11,100 00
40 " Revere National Bank, ...	4,000 00	4,720 00
40 " Mercantile National Bank, ...	4,000 00	5,000 00
<i>Amounts carried forward,</i>	<u>\$28,100 00</u>	<u>\$37,578 00</u>

<i>Amounts brought forward,</i>	\$28,100 00	\$37,578 00
40 shares Merchants' National Bank, ...	2,000 00	2,600 00
20 " Traders' National Bank, ...	2,000 00	2,200 00
17 " National Grand Bank, ...	1,700 00	2,210 00
15 " Hide and Leather National Bank, ...	1,500 00	1,725 00
5 " Eagle National Bank, ...	500 00	585 00
2 " First National Bank, ...	200 00	270 00
5 " Great Falls and Conway Railroad, ...	500 00	460 00
2 " Portland, Saco and Portsmouth R. R., ...	200 00	260 00
2 Eastern Railroad Bonds, ...	2,000 00	2,000 00
	\$38,700 00	\$49,888 00

Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$490 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$2,712 04	
Cash market value of stocks and bonds owned by the Company, ...	49,888 00	
Cash loans, ...	490 00	
Premiums in course of collection (net), ...	974 00	
Premium notes taken for marine and inland risks, not yet due, \$3,768; overdue and not paid, \$674, ...	4,442 00	
Gross present Assets, ...		\$58,506 04

LIABILITIES.

Net amount of unpaid losses, ...	\$1,300 00	
Amount required to re-insure all outstanding risks, ...	2,912 00	
Due for borrowed money, ...	253 54	
Gross present Liabilities, except Capital Stock, ...		4,465 54
Surplus as regards Policy-holders, ...		\$54,040 50
Paid-up Capital, ...		50,000 00
Surplus over Capital, ...		\$4,040 50

* Value of lands mortgaged, ...	\$3,000 00
Value of buildings thereon, ...	6,000 00
Total value of property mortgaged, ...	\$9,000 00

DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[Incorporated December 30, 1872. Commenced business January 9, 1873.]

ARTHUR WM. HOBART, *President.**Secretary,* HENRY F. PERKINS.*Office, No. 29 State Street, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
100 shares Second National Bank, ...	\$10,000 00	\$15,000 00
Vermont and Mass. Railroad 7 per cent. Bonds, ...	5,000 00	5,000 00
Eastern Railroad 7 per cent. Bonds, ...	5,000 00	5,000 00
Fall River City Loan, ...	—	20,000 00
Cambridge City Loan, ...	—	20,000 00
Somerville City Loan, ...	—	10,000 00
Revere Town Loan, ...	—	12,000 00
Newburyport Town Loan, ...	—	10,000 00
Boston and Lowell Railroad Loan, ...	—	5,000 00
Continental Mills Loan, ...	—	5,000 00
		<u>\$107,000 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Cambridge City 6 per cent. Bonds, ...	\$56,400 00	\$50,000 00
United States 6 per cent. Bonds of 1881, ...	29,312 50	25,000 00
160 shares Second National Bank, ...	24,000 00	20,000 00
141 “ Burlington and Missouri Railroad, ...	13,254 00	10,000 00
Cheshire Railroad 6 per cent. Bonds, ...	9,187 50	5,000 00
50 shares Second National Bank, ...	7,500 00	5,000 00
	<u>\$139,654 00</u>	<u>\$115,000 00</u>

Other Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$5,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$124,897 57
Cash market value of stocks and bonds owned by the Company, ...	107,000 00
Cash loans on collateral security, ...	115,000 00
Other cash loans, ...	5,000 00
Cash on hand in the office of the Company, ...	100 00
<i>Amount carried forward, ...</i>	<u>\$351,997 57</u>

* Value of lands mortgaged, ...	\$160,000 00
Value of buildings thereon, ...	157,000 00
Total value of mortgaged property, ...	<u>\$317,000 00</u>
Amount of insurance held as collateral, ...	102,000 00

<i>Amount brought forward,</i>	\$351,997 57	
Cash deposited in Second National Bank, ...	5,332 84	
Interest due and accrued (not included above), ...	2,884 42	
Premiums in course of collection (net), ...	2,409 51	
Gross present Assets, ...	<u> </u>	\$362,624 34

LIABILITIES.

Amount required to re-insure all outstanding risks, ...	\$51,117 70	
Gross present Liabilities, except Capital Stock, ...	<u> </u>	51,117 70
Surplus as regards Policy-holders, ...		\$311,506 64
Paid-up Capital, ...		<u>300,000 00</u>
Surplus over Capital, ...		\$11,506 64

ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated December 31, 1872. Commenced business January 4, 1873.]

GEORGE A. CURTIS; *President.* Secretary, WILLIAM M. LATIROP.*Office, State Street, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
City of Salem 5 per cent. Bonds, ...	\$4,000 00	\$3,400 00
City of Cambridge 5 per cent. Bonds, ...	11,000 00	9,570 00
Town of Northampton 6 per cent. Bonds, ...	33,000 00	30,930 00
Eastern Railroad 7 per cent. Bonds, ...	12,000 00	12,000 00
Worcester and Nashua R. R. 7 per cent. Bonds, ...	10,000 00	10,100 00
Eastern Railroad 7 per cent. Bonds, ...	25,000 00	25,000 00
25 shares Norwich and Worcester Railroad, ...	2,500 00	3,200 00
	<u>\$97,500 00</u>	<u>\$93,300 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, ...	\$23,700 00	\$20,000 00
“ “ 6 per cent. Bonds, 1881, ...	6,000 00	5,000 00
City of Cleveland Bonds, ...	9,100 00	6,500 00
“ Portland Bonds, ...	1,920 00	} 2,000 00
“ Belfast Bonds, ...	90 00	
35 shares Bates Manufacturing Company, ...	3,430 00	3,800 00
100 “ Metropolitan Railroad Company, ...	4,800 00	5,000 00
250 “ Boston and Maine Railroad, ...	26,600 00	25,000 00
	<u>\$75,640 00</u>	<u>\$67,300 00</u>

Other Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$4,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$84,609 41	
Cash market value of stocks, bonds and securities owned by the Company, ...	93,300 00	
Cash loans on collateral security, ...	67,300 00	
Other cash loans, ...	4,000 00	
Cash on hand in the office of the Company, ...	12,508 40	
Cash deposited in various banks, ...	2,339 72	
Interest due and accrued (not included above), ...	2,316 39	
Premiums in course of collection (net), ...	11,905 27	
Gross present Assets, ...		\$278,279 19

LIABILITIES.

Net amount of unpaid losses, ...	\$2,000 00	
Amount required to re-insure all outstanding risks, ...	51,082 79	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	750 00	
Gross present Liabilities, except Capital Stock, ...		53,832 79
Surplus as regards Policy-holders, ...		\$224,446 40
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$24,446 40

EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated February 10, 1845. Commenced business February 20, 1845.]

JOSHUA E. BOWLY, *President*.*Secretary*, ENOS N. YOUNG.*Office, No. 186 Commercial Street, Provincetown.*

DETAILED STATEMENT OF ASSETS.

Stocks owned by the Company:—

	Par value.	Market value.
120 shares Freeman's National Bank, Boston, .	\$12,000 00	\$15,000 00
60 " First National Bank, Provincetown, .	6,000 00	8,280 00
	<u>\$18,000 00</u>	<u>\$23,280 00</u>

* Value of lands mortgaged, ...	\$82,900 00
Value of buildings thereon, ...	90,400 00
Total value of mortgaged property, ...	\$173,300 00
Amount of insurance held as collateral, ...	62,800 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks owned by the Company, ...	\$23,280 00	
Cash on hand in the office of the Company, ...	375 11	
Cash deposited in the First National Bank, Provincetown, ...	1,299 77	
Premiums in course of collection (net), ...	5,260 01	
Premium notes taken for marine and inland risks, not yet due, ...	9,076 75	
Gross present Assets, ...	<u> </u>	\$39,291 64

LIABILITIES.

Adjusted losses and claims unpaid, ...	\$1,733 88	
Claimed, reported and supposed losses, ...	600 00	
Amount required to re-insure all outstanding risks, ...	5,706 75	
Cash dividends to stockholders, declared and unpaid, ...	97 50	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	470 00	
Gross present Liabilities, except Capital Stock, ...	<u> </u>	8,608 13
Surplus as regards Policy-holders, ...		\$30,683 51
Paid-up Capital, ...		<u>17,000 00</u>
Surplus over Capital, ...		\$13,683 51

FANEUIL HALL INSURANCE COMPANY, BOSTON.

[Incorporated February, 1872. Commenced business March 12, 1872.]

K. S. CHAFFEE, *President.**Secretary, J. W. KINSLEY.**Office, No. 28 State Street, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
100 shares Globe National Bank, Boston, ...	\$10,000 00	\$13,000 00
100 " Howard National Bank, Boston, ...	10,000 00	11,400 00
75 " Rockland National Bank, Boston, ...	7,500 00	12,000 00
95 " Hamilton National Bank, Boston, ...	9,500 00	10,400 00
58 " Hide and Leather Nat'l B'k, Boston, ...	5,800 00	6,670 00
50 " Atlantic Nat'l Bank, Boston, ...	5,000 00	5,750 00
47 " Faneuil Hall Nat'l Bank, Boston, ...	4,700 00	6,580 00
30 " First National Bank, Newburyport, ...	3,000 00	4,360 00
29 " Commerce National Bank, Boston, ...	2,900 00	3,770 00
20 " Merchants' National Bank, Boston, ...	2,000 00	2,700 00
<i>Amounts carried forward, ...</i>	<u>\$60,400 00</u>	<u>\$76,630 00</u>

<i>Amounts brought forward,</i>	\$60,400 00	\$76,630 00
8 shares Massachusetts Nat'l Bank, Boston, ...	2,000 00	2,510 00
Eastern Railroad First Mortgage Bonds, ...	20,000 00	20,000 00
Boston, Clinton and Fitchburg R. R Bonds, ...	10,000 00	9,000 00
Framingham and Lowell R. R. Bonds, ...	10,000 00	9,000 00
City of Somerville Bonds, ...	25,000 00	25,000 00
	\$127,400 00	\$142,140 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares Traders' National Bank, ...	\$1,200 00	\$2,000 00
6 " Tremont National Bank, ...	780 00	
3 " Bunker Hill National Bank, ...	480 00	
1 " North National Bank, ...	130 00	
35 " Boylston National Bank, ...	4,900 00	3,000 00
27 " Brewers' and Maltsters' Ins. Co., ...	2,700 00	2,500 00
Framingham and Lowell R R. 8 per ct. Bonds, ...	950 00	900 00
	\$11,140 00	\$8,400 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$93,372 70	
Cash market value of stocks and bonds owned by the Company, ...	142,140 00	
Cash loans on collateral security, ...	8,400 00	
Cash on hand in the office of the Company, ...	1,817 20	
Cash deposited in various banks, ...	5,316 79	
Interest due and accrued (not included above), ...	1,621 34	
Premiums in course of collection (net), ...	19,522 78	
Gross present Assets, ...		\$272,190 81

LIABILITIES.

Adjusted losses and claims, unpaid, . \$1,750 00	
Claimed, reported and supposed losses, 1,400 00	
Net amount of unpaid losses, ...	\$3,150 00
Amount required to re-insure all outstanding risks, ...	53,676 47
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	2,000 00
Gross present Liabilities, except Capital Stock, ...	
	58,826 47
Surplus as regards Policy-holders, ...	\$213,364 34
Paid-up Capital, ...	200,000 00
Surplus over Capital, ...	
	\$13,364 34

* Total value of mortgaged property, ... \$193,000 00
Amount of insurance held as collateral, ... 80,000 00

FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated December 21, 1872. Commenced business December 30, 1872.]

SHUBAEL G. ROGERS, *President.* *Secretary,* THOMAS W. TUCKER.*Office, No 75 State Street, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
City of Lowell Bonds, ...	\$5,000 00	\$4,625 00
“ Boston Bonds, ...	24,000 00	23,350 00
“ Fall River Loan, ...	50,000 00	50,000 00
“ Cambridge Loan, ...	15,000 00	15,000 00
Eastern Railroad Coupon Notes, ...	15,000 00	14,587 50
	\$109,000 00	\$107,562 50

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, 1865, ...	\$5,950 00	\$5,000 00
“ “ “ “ “	6,930 00	6,000 00
“ “ “ “ 1881, ...	19,360 00	} 26,000 00
“ “ “ “ 1867, ...	3,600 00	
“ “ “ “ 1864, ...	1,150 00	
60 shares Hamilton National Bank, ...	7,170 00	} 10,000 00
112 “ Freeman's National Bank, ...	14,336 00	
40 “ South Boston Gas-Light Company, ...	5,200 00	} 5,000 00
5 “ Laconia Company, ...	2,225 00	
50 “ South Boston Gas-Light Company, ...	6,500 00	} 10,000 00
20 “ Roxbury Gas-Light Company, ...	3,200 00	
3 “ Amoskeag Manufacturing Co., ...	5,025 00	
	\$80,646 00	\$62,000 00

Other Cash Loans:—

Loaned on Note of Eastern Railroad, ...	—	\$6,500 00
“ on Corporation Notes, ...	—	104,889 16
		\$111,389 16

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$133,697 69
Cash market value of stocks, bonds and securities owned by the Company, ...	107,562 50
Cash loans on collateral security, ...	62,000 00
<i>Amount carried forward, ...</i>	\$303,260 19

* Value of lands mortgaged, ...	\$140,200 00
Value of buildings thereon, ...	182,200 00
Total value of mortgaged property, ...	\$322,400 00
Amount of insurance held as collateral, ...	121,100 00

<i>Amount brought forward,</i>	\$303,260 19
Other cash loans,	111,389 16
Cash on hand in the office of the Company,	282 87
Cash deposited in the Third National Bank,	11,697 11
Interest due and accrued (not included above),	1,865 51
Premiums in course of collection (net),	17,756 61
Gross present Assets,	<u>\$446,251 45</u>

LIABILITIES.

Adjusted losses and claims, unpaid,	\$1,605 22
Claimed, reported and supposed losses,	251 90
Net amount of unpaid losses,	<u>\$1,857 12</u>
Amount required to re-insure all outstanding risks,	136,972 61
Due and accrued for rents, salaries and other miscellaneous expenses,	1,100 00
All other debts and obligations; viz., return premiums, \$20; re-insurance, \$70,	90 00
Gross present Liabilities, except Capital Stock,	<u>140,019 73</u>
Surplus as regards Policy-holders,	\$306,231 72
Paid-up Capital,	<u>300,000 00</u>
Surplus over Capital,	\$6,231 72

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 29, 1868. Commenced business January 1, 1869.]

E. A. GOODNOW, *President.**Secretary,* GEORGE P. FIELD.*Office, Worcester.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
City of Springfield Bonds,	\$6,000 00	\$6,120 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares First National Bank,	\$1,500 00	\$1,000 00
2 " Central National Bank,	230 00	1,000 00
8 " Grafton National Bank,	920 00	
26 " First National Bank,	3,900 00	2,600 00
50 " " " "	7,500 00	5,000 00
100 " " " "	15,000 00	10,000 00
30 " " " "	4,500 00	3,000 00
30 " " " "	4,500 00	3,000 00

<i>Amounts carried forward,</i>	\$38,050 00	\$25,600 00
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126 MASS. JOINT-STOCK FIRE, MARINE, [Dec. 31,

<i>Amounts brought forward,</i>	\$38,050 00	\$25,600 00
60 shares Washburn and Moen Manuf'ng Co.,	12,000 00	} 6,000 00
30 " First National Bank, ...	4,500 00	
120 " Washburn and Moen Manuf'ng Co.,	24,000 00	} 12,000 00
90 " First National Bank, ...	13,500 00	
United States 5-20 Bonds, ...	575 00	500 00
" " " "	2,875 00	2,500 00
Union Pacific Railroad Bonds, ...	1,800 00	2,000 00
282 shares First National Bank, ...	42,300 00	30,000 00
	<u>\$139,600 00</u>	<u>\$78,600 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens), including interest due or accrued thereon,* .	\$76,258 84	
Cash market value of bonds owned by the Company, ...	6,120 00	
Cash loans on collateral security, ...	78,600 00	
Cash on hand in the office of the Company, .	1,329 38	
Cash deposited in the First National Bank, .	19,718 05	
Interest due and accrued (not included above),	238 49	
Premiums in course of collection (net), . .	11,631 92	
Gross present Assets, ...	<u> </u>	\$193,896 68

LIABILITIES.

Adjusted losses and claims, un- paid, ...	\$5,300 00	
Claimed, reported and supposed losses, ...	3,707 50	
Net amount of unpaid losses, ...	<u> </u>	\$9,007 50
Amount required to re-insure all outstanding risks, ...	70,265 40	
Cash dividends to stockholders, declared and unpaid, ...	150 00	
Gross present Liabilities, except Capital Stock, ...	<u> </u>	79,422 90
Surplus as regards Policy-holders, ...		\$114,473 78
Paid-up Capital, ...		<u>100,000 00</u>
Surplus over Capital, ...		\$14,473 78

* Value of lands mortgaged, ...	\$90,000 00
Value of buildings thereon, ...	87,900 00
Total value of mortgaged property, ...	<u>\$177,900 00</u>
Amount of insurance held as collateral, ...	41,450 00

FRANKLIN INSURANCE COMPANY OF BOSTON, BOSTON.

[Incorporated January 4, 1873. Commenced business February 15, 1873.]

WILLIAM M. BYRNES, *President*.*Secretary*, EDMUND B. WHITNEY.*Office, No. 46 State Street, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds and other Securities owned by the Company:—

	Par value.	Market value.
Boston and Lowell Railroad Bonds, ...	\$10,000 00	\$10,100 00
Eastern Railroad Bonds, ...	10,000 00	9,800 00
Town of Medford Loan, ...	35,000 00	35,000 00
	\$55,000 00	\$54,900 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, 1862, ...	\$2,610 50	} \$51,500 00
“ “ “ 1864, ...	229 00	
“ “ “ 1865, ...	12,765 00	
“ “ “ 1867, ...	12,626 00	
“ “ “ 1868.	354 00	
“ “ 6 per cent. Bonds, 1881, ...	20,825 00	}
“ “ “ Currency Bonds, ...	11,400 00	
9 shares Boston and Albany Railroad, ...	1,260 00	1,300 00
City of Charlestown Water Loan Bond, ...	950 00	1,000 00
350 shares Vermont and Mass. Railroad, ...	26,250 00	25,000 00
Ogdensburg and Lake Champlain Railroad Bonds, ...	1,900 00	} 4,000 00
40 shares Philadelphia, Wilmington and Baltimore Railroad, ...	2,140 00	
	\$93,309 50	\$82,800 00

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, ...	\$2,541 30

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$86,410 95
Cash market value of bonds and securities owned by the Company, ...	54,900 00
Cash loans on collateral security, ...	82,800 00
Cash on hand in the office of the Company, ...	24,429 81
<i>Amount carried forward, ...</i>	<i>\$248,540 76</i>

* Value of lands mortgaged, ...	\$37,000 00
Value of buildings thereon, ...	92,000 00
Total value of mortgaged property, ...	\$129,000 00
Amount of insurance held as collateral, ...	67,000 00

<i>Amount brought forward,</i>	\$248,540 76
Cash deposited in National Union Bank, ...	3,869 71
Interest due and accrued (not included above), ...	2,252 14
Premiums in course of collection (net), ...	17,351 71
All other assets and property, ...	2,541 30
Gross present Assets, ...	<u>\$274,555 62</u>

LIABILITIES.

Adjusted losses and claims, un-	
paid, ...	\$1,030 00
Claimed, reported and supposed	
losses, ...	1,925 00
Net amount of unpaid losses, ...	<u>\$2,955 00</u>
Amount required to re-insure all outstanding	
risks, ...	62,081 65
Gross present Liabilities, except Capital	
Stock, ...	<u>65,036 65</u>
Surplus as regards Policy-holders, ...	\$209,518 97
Paid-up Capital, ...	<u>200,000 00</u>
Surplus over Capital, ...	<u>\$9,518 97</u>

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

J. O. FRIEND, Jr., *President.**Secretary,* JOHN CUNNINGHAM.*Office, at Gloucester.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company :—

	Par value.	Market value.
United States 10-40 Bonds, ...	\$5,000 00	\$5,650 00
44 shares Gloucester National Bank, ...	4,400 00	6,600 00
100 " Cape Ann National Bank, ...	10,000 00	15,000 00
20 " North National Bank, Boston, ...	2,000 00	2,400 00
34 " Exchange National Bank, Boston, ...	3,400 00	5,780 00
7 " Boston National Bank, Boston, ...	700 00	840 00
20 " Washington National Bank, Boston, ...	2,000 00	2,800 00
6 " Howard National Bank, Boston, ...	600 00	660 00
100 " Revere National Bank, Boston, ...	10,000 00	11,700 00
20 " First National Bank, Boston, ...	2,000 00	3,800 00
10 " Commonwealth Bank, Boston, ...	1,000 00	1,150 00
10 " Bank of Mutual Redemption, ...	1,000 00	1,440 00
50 " Eastern Railroad, ...	5,000 00	4,250 00
10 " Great Falls and Conway Railroad, ...	1,000 00	800 00
20 " Fitchburg Railroad, ...	2,000 00	2,500 00
<i>Amounts carried forward,</i>	<u>\$50,100 00</u>	<u>\$65,370 00</u>

<i>Amounts brought forward,</i>	\$50,100 00	\$65,370 00
15 shares Old Colony and Newport Railroad, ...	1,500 00	1,650 00
50 " Gloucester Gas Light Company, ...	2,500 00	3,100 00
Eastern Railroad Coupon Notes, ...	4,000 00	3,920 00
Chicago and Burlington Railroad Bonds, ...	2,000 00	1,860 00
Boston City Bonds, ...	4,000 00	3,920 00
	\$64,100 00	\$79,820 00

Cash Loans:—

Corporation Notes, secured by personal endorsement, ...	\$10,000 00
Personal loans, secured by corporation notes, ...	12,000 00
	\$22,000 00

All other Assets and Property owned by the Company:—

Office furniture, ...	\$500 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$16,290 76
Cash market value of stocks, bond and securities owned by the Company, ...	79,820 00
Cash loans, ...	22,000 00
Cash on hand in the office of the Company, ...	808 04
Cash deposited in First Nat'l Bank, Gloucester, ...	12,237 11
Interest due and accrued (not included above), ...	398 66
Premiums in course of collection (net), ...	11,246 48
Premium notes taken for marine and inland risks, not yet due, \$9,525.50; overdue, and not paid, \$261.00, ...	9,786 50
All other assets and property, ...	\$500 00
Gross present Assets, ...	
	\$152,587 55

LIABILITIES.

Claimed, reported and supposed losses, ...	\$4,220 60
Losses disputed or resisted, including expenses thereon, ...	6,600 00
Net amount of unpaid losses, ...	
	\$10,820 60
Amount required to re-insure all outstanding risks, ...	40,434 01
Cash dividends to stockholders, declared and unpaid, ...	263 00
<i>Amounts carried forward,</i>	\$51,517 61
	\$152,587 55

* Value of lands mortgaged, ...	\$15,000 00
Value of buildings thereon, ...	17,000 00
Total value of mortgaged property, ...	\$32,000 00
Amount of insurance held as collateral, ...	16,000 00

<i>Amounts brought forward,</i>	\$51,517 61	\$152,587 55
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	309 45	
Gross present Liabilities, except Capital Stock, ...		51,827 06
Surplus, as regards Policy-holders, ...		\$100,760 49
Paid-up Capital, ...		100,000 00
Surplus over Capital, ...		\$760 49

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated January 9, 1873. Commenced business January 9, 1873.]

SAMUEL GOULD, *President.* *Secretary,* JAMES J. GOODRICH.
Office, No. 59 State Street, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks owned by the Company :—

	Par value.	Market value.
150 shares Hamilton National Bank, ...	\$15,000 00	\$17,850 00
200 " National City Bank, ...	20,000 00	22,600 00
150 " Shawmut National Bank, ...	15,000 00	17,700 00
250 " Second National Bank, ...	25,000 00	36,250 00
200 " Shoe and Leather National Bank, ...	20,000 00	26,600 00
	\$95,000 00	\$121,000 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
150 shares Middlesex Railroad, ...	\$12,450 00	\$5,000 00
180 " Manufacturers' Fire and Marine In- surance Company, ...	18,000 00	10,000 00
70 " Eliot National Bank, ...	7,980 00	7,000 00
81 " Second National Bank, ...	11,745 00	9,000 00
12 " York Manufacturing Company, ...	21,240 00	16,000 00
72 " Salisbury Mills, ...	6,984 00	7,000 00
120 " Washington Mills, ...	7,000 00	7,000 00
600 " Metropolitan Railroad, ...	34,800 00	30,000 00
\$2,000 Bonds Omaha and So. W. Railroad, ...	1,780 00	1,000 00
8,000 " Cinn. Ham. and Dayton R. R., ...	7,000 00	6,000 00
10,000 " City of Chicago, ...	9,500 00	7,000 00
36,000 " " Charlestown, ...	36,000 00	30,000 00
20,000 " " Cambridge, ...	20,000 00	20,000 00
25,000 " " Boston, ...	25,000 00	25,000 00
25,000 " " Charlestown, ...	25,000 00	25,000 00
10,000 " " Boston, ...	10,000 00	10,000 00
United States Bonds, ...	10,000 00	10,000 00
	\$264,479 00	\$225,000 00

All other Assets and Property owned by the Company :—

	Cash value.
City of Fall River Loan, ...	\$25,000 00
Corporation Notes and other Loans, ...	169,400 00
Rents due and accrued, ...	1,715 95
	\$196,115 95

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$80,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	64,899 08
Cash market value of stocks owned by the Company, ...	121,000 00
Cash loans on collateral security, ...	225,000 00
Cash on hand in the office of the Company, ...	2,959 10
Cash deposited in various banks, ...	52,149 37
Interest due and accrued (not included above), ...	7,525 20
Premiums in course of collection (net), ...	42,566 20
Premium notes taken for marine and inland risks, not yet due, \$106,053.06 ; overdue, and not paid, \$1,431, ...	107,484 06
All other assets and property, ...	196,115 95
Gross present Assets, ...	
	\$899,698 96

LIABILITIES.

Claimed, reported and supposed losses, ...	\$25,000 00
Amount required to re-insure all outstanding risks, ...	299,482 58
Unused balances of bills and notes taken for premiums returnable on settlement, ...	5,535 00
Gross present Liabilities, except Capital Stock, ...	
	330,017 58
Surplus as regards Policy-holders, ...	\$569,681 38
Paid-up Capital, ...	500,000 00
Surplus over Capital, ...	\$69,681 38

* Value of lands mortgaged, ...	\$50,500 00
Value of buildings thereon, ...	86,000 00
Total value of property mortgaged, ...	\$136,500 00
Amount of insurance held as collateral, ...	33,800 00

MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated February 11, 1823. Commenced business May, 1823.]

GEORGE R. ROGERS, *President.**Secretary*, B. F. FIELD, JR.*Office, No. 58 State Street, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
100 shares Atlantic National Bank, . . .	\$10,000 00	\$13,600 00
200 " Columbian National Bank, . . .	20,000 00	26,200 00
200 " City National Bank, . . .	20,000 00	21,800 00
214 " Eagle National Bank, . . .	21,400 00	24,396 00
300 " Globe National Bank, . . .	30,000 00	37,800 00
120 " Hamilton National Bank, . . .	12,000 00	14,160 00
160 " New England Bank, . . .	16,000 00	21,440 00
200 " North National Bank, . . .	20,000 00	24,400 00
37 " Railroad National Bank, . . .	3,700 00	4,218 00
178 " State National Bank, . . .	17,800 00	19,046 00
800 " Suffolk National Bank, . . .	80,000 00	103,200 00
200 " Tremont National Bank, . . .	20,000 00	23,800 00
200 " Union National Bank, . . .	20,000 00	28,800 00
200 " Boston and Providence Railroad, . . .	20,000 00	29,000 00
150 " Eastern Railroad, . . .	15,000 00	12,000 00
50 " Portsmouth, Great Falls and Con- way Railroad, . . .	5,000 00	3,750 00
100 " Lyman Mills, . . .	10,000 00	9,400 00
Charlestown Water Loan Bonds, . . .	15,000 00	14,100 00
Boston and Albany Railroad 7 per cent. Bonds,	15,000 00	15,150 00
	\$370,900 00	\$446,260 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
8 shares Boston and Maine Railroad, . . .	\$848 00	\$750 00
32 " Boston and Albany Railroad, . . .	4,480 00	2,500 00
50 " Suffolk Bank, . . .	6,450 00	1,500 00
30 Charlestown Water Loan Bonds, . . .	28,200 00	25,000 00
United States Coupon Bonds, . . .	27,018 00	23,315 00
Dwight Manufacturing Company's note, . . .	5,000 00	5,000 00
	\$71,996 00	\$58,065 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks and bonds owned

by the Company, . . .	\$446,260 00
Cash loans on collateral security, . . .	58,065 00
Cash on hand in the office of the Company, . . .	1,018 35

Amount carried forward, . . . \$505,343 35

<i>Amount brought forward,</i>	\$505,343 35	
Cash deposited in Suffolk National Bank,	9,711 09	
Interest due and accrued (not included above),	821 83	
Premiums in course of collection (net),	11,794 11	
Premium notes taken for marine and inland risks, not yet due,	68,155 48	
Gross present Assets,	—————	\$595,825 86

LIABILITIES.

Adjusted losses and claims unpaid,	\$2,595 92	
Claimed, reported and supposed losses,	11,150 00	
Net amount of unpaid losses,	—————	\$13,745 92
Amount required to re-insure all outstanding risks,		109,923 41
Cash dividends to stockholders, declared and unpaid,		1,771 00
Due and accrued for rents, salaries, and other miscellaneous expenses,		2,481 67
Gross present Liabilities, except Capital Stock,	—————	127,922 00
Surplus as regards Policy-holders,		\$467,903 86
Paid-up Capital,		300,000 00
Surplus over Capital,		\$167,903 86

NEPTUNE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated December 24, 1872. Commenced business January 1, 1873.]

GEORGE F. OSBORNE, *President.* *Secretary,* EUGENE B. HINCKLEY.
Office, No. 64 State Street, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881,	\$30,000 00	\$36,300 00
“ “ 5-20 Bonds,	60,000 00	70,800 00
City of Cambridge Bonds,	50,000 00	50,000 00
700 shares Tremont National Bank,	70,000 00	84,000 00
100 “ National Union Bank,	10,000 00	14,500 00
30 “ Massachusetts National Bank,	7,500 00	9,150 00
75 “ Hamilton National Bank,	7,500 00	9,000 00
75 “ Suffolk National Bank,	7,500 00	9,750 00
36 “ Globe National Bank,	3,600 00	4,392 00
134 “ Boston and Providence Railroad,	13,400 00	19,564 00
	\$259,500 00	\$307,456 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, ...	\$17,700 00	\$15,000 00
Eastern Railroad 7 per cent. Bonds, ...	19,600 00	20,000 00
	\$37,300 00	\$35,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks and bonds owned	
by the Company, ...	\$307,456 00
Cash loans on collateral security, ...	35,000 00
Cash on hand in the office of the Company, ...	3,270 83
Cash deposited in the Tremont National Bank, ...	8,524 44
Premiums in course of collection (net), ...	15,969 22
Premium notes taken for marine and inland risks, not yet due, ...	110,997 27
Gross present Assets, ...	\$481,217 76

LIABILITIES.

Claimed, reported and supposed losses, ...	\$3,000 00
Amount required to re-insure all outstanding risks, ...	158,531 19
Gross present Liabilities, except Capital Stock, ...	161,531 19
Surplus as regards Policy-holders, ...	\$319,686 57
Paid-up Capital, ...	300,000 00
Surplus over Capital, ...	\$19,686 57

NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December 19, 1872. Commenced business January 1, 1873.]

ALBERT BOWKER, *President*.*Secretary*, E. E. PATRIDGE.*Office, No. 1 Old State House, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
Eastern Railroad Bonds, ...	\$20,000 00	\$19,500 00
Columbian National Bank Stock, ...	5,000 00	6,850 00
Merchants' National Bank Stock, ...	10,000 00	13,500 00
State National Bank Stock, ...	10,000 00	10,700 00
	\$45,000 00	\$50,550 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, ...	\$1,193 75	\$1,000 00
Old Colony Railroad Stock, ...	22,100 00	20,000 00
Boston Water Power Company Stock, ...	12,625 00	10,000 00
Eleventh Ward National Bank, ...	11,200 00	10,000 00
United States 5-20 Bonds, ...	5,762 50	5,000 00
“ “ “ “	5,967 50	5,000 00
“ “ “ “	6,050 00	5,000 00
Shoe and Leather National Bank Stock, ...	3,325 00	3,000 00
National Union Bank Stock, ...	5,800 00	3,000 00
	\$74,023 75	\$62,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$160,731 04
Cash market value of stocks and bonds owned by the Company, ...	50,550 00
Cash loans on collateral security, ...	62,000 00
Cash on hand in the office of the Company, ...	3,396 33
Cash deposited in Merchants' National Bank, ...	7,334 05
Interest due and accrued (not included above), ...	1,814 73
Premiums in course of collection (net), ...	5,546 24
Gross present Assets, ...	\$291,372 39

LIABILITIES.

Net amount of unpaid losses, ...	\$1,250 00
Amount required to re-insure all outstanding risks, ...	56,907 94
All other debts and obligations; viz., State and local taxes, ...	2,205 81
Gross present Liabilities, except Capital Stock, ...	60,363 75
Surplus as regards Policy-holders, ...	\$231,008 64
Paid-up Capital, ...	200,000 00
Surplus over Capital, ...	\$31,008 64

* Total value of mortgaged property, ... \$420,100 00
Amount of insurance held as collateral, ... 88,775 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks and bonds owned		
by the Company, ...	\$124,632	50
Cash loans on collateral security, ...	134,000	00
Cash on hand in the office of the Company, ...	1,564	46
Cash deposited in the National Bank of the Commonwealth, ...	2,882	21
Interest due and accrued (not included above), ...	5,353	40
Premiums in course of collection (net), ...	10,897	33
Gross present Assets, ...	—————	\$279,329 90

LIABILITIES.

Amount required to re-insure all outstanding risks, ...		
	\$57,661	59
Gross present Liabilities, except Capital Stock, ...		
	—————	57,661 59
Surplus as regards Policy-holders, ...	\$221,668	31
Paid-up Capital, ...	200,000	00
Surplus over Capital, ...	\$21,668	31

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated February 6, 1856. Commenced business February 7, 1857.]

WILLIAM NORTHEY, *President.**Secretary,* F. P. RICHARDSON.*Office, at Salem.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
30 shares Mercantile National Bank, Salem, ...	\$3,000 00	\$3,540 00
66 “ Merchants' National Bank, Salem, ...	3,300 00	3,960 00
73 “ Exchange National Bank, Salem, ...	7,300 00	8,595 75
98 “ First National Bank, Salem, ...	9,800 00	12,740 00
150 “ Naumkeag National Bank, Salem, ...	15,000 00	20,700 00
93 “ North National Bank, Boston, ...	9,300 00	11,369 25
155 “ Second National Bank, Boston, ...	15,500 00	22,940 00
100 “ Webster National Bank, Boston, ...	10,000 00	10,000 00
100 “ National B'k of Commerce, Boston, ...	10,000 00	11,825 00
51 “ Atlantic National Bank, Boston, ...	5,100 00	6,987 00
30 “ Merchants' National Bank, Boston, ...	3,000 00	3,922 50
16 “ Shawmut National Bank, Boston, ...	1,600 00	1,860 00
21 “ Boston National Bank, Boston, ...	2,100 00	2,572 50
United States 5-20 6 per cent. Bonds, ...	200 00	230 00
Burlington and Missouri Railroad Bonds, ...	5,000 00	4,587 50

Amounts carried forward, ... \$100,200 00 \$125,829 50

<i>Amounts brought forward,</i>	\$100,200 00	\$125,829 50
Cedar Rapids Railroad Bonds, ...	5,000 00	4,112 50
City of Providence Gold Bonds, ...	5,000 00	4,750 00
Vermont Central Railroad Bonds, ...	5,000 00	3,750 00
Cleveland City 7 per cent. Bonds, ...	5,000 00	4,900 00
	\$120,200 00	\$143,342 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$500 00
Re-insurance on losses paid, ...	999 77
	\$1,499 77

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks and bonds owned by the Company, ...	\$143,342 00	
Cash on hand in the office of the Company, ...	2,397 24	
Cash deposited in Merchants' National Bank, ...	10,496 22	
Interest due and accrued (not included above), ...	392 00	
Premiums in course of collection (net), ...	7,589 28	
Premium notes taken for marine and inland risks, not yet due, ...	60,232 65	
All other assets and property owned by the Company, ...	1,499 77	
Gross present Assets, ...		\$225,949 16

LIABILITIES.

Claimed, reported and supposed losses, ...	\$17,337 16	
Amount required to re-insure all outstanding risks, ...	59,625 40	
Cash dividends to stockholders, declared and unpaid, ...	740 00	
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	458 00	
All other debts and obligations; viz., return premiums, ...	415 32	
Gross present Liabilities, except Capital Stock, ...		78,575 88
Surplus as regards Policy-holders, ...	\$147,373 28	
Paid-up Capital, ...	100,000 00	
Surplus over Capital, ...		\$47,373 28

SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated December 26, 1872. Commenced business January 1, 1873.]

JOHN C. ABBOTT, *President.**Secretary,* HENRY B. WHITE.*Office, No. 52 Devonshire Street, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
United States Registered Bonds, ...	\$30,000 00	\$35,475 00
Cambridge City Bonds, ...	40,000 00	38,350 00
Boston and Albany Railroad Bonds, ...	25,000 00	26,479 00
Eastern Railroad Bonds, ...	20,000 00	18,600 00
100 shares Fitchburg Railroad, ...	10,000 00	12,500 00
253 " Shawmut National Bank, ...	25,300 00	30,360 00
100 " National Bank of Republic, ...	10,000 00	12,700 00
50 " Central National Bank, ...	5,000 00	5,150 00
200 " Hamilton National Bank, ...	20,000 00	23,800 00
	\$185,300 00	\$203,414 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
150 shares Shawmut National Bank, ...	\$18,000 00	\$15,000 00
50 " " " "	6,000 00	5,000 00
110 " New England National Bank, ...	14,300 00	10,000 00
75 " First National Bank, ...	14,250 00	13,000 00
Lynn City Bonds, ...	6,000 00	5,000 00
Portland City Bonds, ...	5,000 00	5,000 00
Adams Town Bonds, ...	28,000 00	25,000 00
Weymouth Town Bonds, ...	10,000 00	10,000 00
United States 5-20 Bonds, ...	15,340 00	13,000 00
" " " "	3,540 00	3,000 00
	\$120,430 00	\$104,000 00

Other Cash Loans :—

Loaned on personal security, ... \$17,081 33

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate, (first liens), including interest due or accrued thereon,*	\$25,225 00
Cash market value of stocks and bonds owned by the Company, ...	203,414 00
<i>Amount carried forward, ...</i>	\$228,639 00

* Value of lands mortgaged, ...	\$45,000 00
Value of buildings thereon, ...	5,000 00
Total value of mortgaged property, ...	\$50,000 00

<i>Amount brought forward,</i>	\$228,639 00	
Cash loans on collateral security, ...	104,000 00	
Other cash loans, ...	17,081 33	
Cash on hand in the office of the Company, ...	577 98	
Cash deposited in Shawmut National Bank, ...	17,589 45	
Interest due and accrued, (not included above), ...	1,463 95	
Premiums in course of collection (net), ...	17,848 47	
Premium notes taken for marine and inland risks, not yet due, ...	775 75	
Gross present Assets, ...		\$387,975 93

LIABILITIES.

Amount required to re-insure all outstanding risks, ...	\$68,337 00	
Gross present Liabilities, except Capital Stock, ...		68,337 00
Surplus as regards Policy-holders, ...		\$319,638 93
Paid-up Capital, ...		300,000 00
Surplus over Capital		\$19,638 93

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,
SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

EDMUND FREEMAN, *President.* Secretary, SANFORD J. HALL.
Office, Springfield.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Agawam National B'k, Springfield,	\$100	\$150	\$7,500 00
50 " John Hancock Nat'l B'k, Springfield,	100	128	6,400 00
104 " Chicopee National B'k, Springfield,	100	163	16,952 00
67 " Pynchon National B'k, Springfield, .	100	160	10,720 00
14 " Second National Bank, Springfield,	100	175	2,450 00
150 " Third National Bank, Springfield, .	100	150	22,500 00
100 " Ware National Bank, Ware, ...	100	128	12,800 00
34 " First National Bank, Northampton,	100	130	4,420 00
10 " Monson National Bank, Monson, . .	100	110	1,100 00
75 " Merchants' National Bank, Boston, .	100	130	9,750 00
58 " National B'k of Commerce, Boston,	100	120	6,960 00
90 " Atlas National Bank, Boston, ...	100	112	10,080 00
139 " Howard National Bank, Boston, . .	100	108	15,012 00

Amount carried forward, ... \$126,644 00

<i>Amounts brought forward,</i>		\$69,856 00	\$58,373 51
1 bond	Connecticut River Railroad Co., ...	1,000 00	736 50
80 shares	New Britain Gas-Light Company, New Britain, ...	2,000 00	1,950 00
3 bonds	United States 6 per cent. Coupon, ...	2,400 00	2,000 00
60 shares	Central Nat'l B'k Stock, New York, ...	4,500 00	8,000 00
20 "	Shoe and Leather National Bank Stock, New York, ...	3,000 00	
7 "	Salisbury Mills Stock, Salisbury, ...	700 00	750 00
10 "	New London Northern R. R. Stock, ...	1,050 00	300 00
20 "	Second Nat'l B'k Stock, Springfield, ...	3,500 00	1,500 00
8 "	Chicopee National Bank, Spring- field, ...	1,304 00	1,140 00
5 "	Third Nat'l Bank Stock, Springfield, ...	750 00	475 00
1 bond	Buffalo, New York and Erie R. R. Co., ...	1,200 00	930 00
3 bonds	St. Joseph & Council Bluffs R. R. Co., ...	3,000 00	3,000 00
30 shares	Delaware, Lackawana and Western Railroad, ...	1,500 00	1,000 00
15 "	Third National Bank Stock, Spring- field, ...	2,250 00	1,500 00
11 "	Second Nat'l Bank Stock, Cleveland, ...	1,155 00	1,045 00
16 "	N. Y., N. H. and Hartford R.R. Stock, ...	1,952 00	2,100 00
10 "	Agawam Nat'l Bank Stock, Spring- field, ...	1,500 00	1,050 00
1 bond	New Jersey Midland Railroad Co., ...	1,000 00	480 00
10 shares	Naugatuck Railroad Stock, ...	1,100 00	950 00
24 "	Springfield Gas Light Company, ...	3,000 00	10,225 00
9 "	Glasgow Company, South Hadley Falls, ...	990 00	
3 "	Agawam Nat'l B'k Stock, Springfield, ...	450 00	
62 "	American Express Company Stock, ...	3,720 00	
35 "	Westfield Gas-Light Company, West- field, ...	3,500 00	900 00
40 "	New Britain Gas-Light Company, ...	1,000 00	
40 "	Agawam Canal Company Stock, ...	1,600 00	1,424 71
4 bonds	Lake Shore Railroad Company, ...	2,250 00	3,310 00
7 "	Cleveland, Painesville and Ashtabula Railroad Company, ...	3,150 00	
125 shares	Connecticut River Railroad Stock, ...	16,500 00	15,000 00
75 "	Massasoit Paper Manufacturing Com- pany, ...	9,375 00	6,000 00
63 "	Springfield Gas Light Co. Stock, ...	7,875 00	4,200 00
44 "	Connecticut River Railroad Stock, ...	5,808 00	5,000 00
		\$163,935 00	\$133,339 72

All other Assets :—

Rents due and accrued, ...	—	\$666 66
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$100,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	249,545 83
Cash market value of stocks, bonds and securities owned by the Company, ...	469,602 00
Cash loans on collateral security, ...	133,339 72
Cash on hand in the office of the Company, ...	1,222 65
Cash deposited in various banks, ...	30,924 85
Interest due and accrued (not included above), ...	8,732 70
Premiums in course of collection (net), ...	60,826 87
All other assets and property, ...	666 66
Gross present Assets, ...	<u>\$1,054,861 28</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$11,255 60
Claimed, reported and supposed losses, ...	21,050 00
Losses disputed or resisted, including expenses thereon, ...	10,350 00
Total am't of losses and claims, ...	<u>\$42,655 60</u>
Amount required to re-insure all outstanding risks, ...	431,640 57
Gross present Liabilities, except Capital Stock, ...	<u>474,296 17</u>
Surplus as regards Policy-holders, ...	\$580,565 11
Paid-up Capital, ...	<u>500,000 00</u>
Surplus over Capital, ...	\$80,565 11

* Value of land mortgaged, ...	\$636,000 00
Value of buildings thereon, ...	282,500 00
Total value of property mortgaged, ...	<u>\$918,500 00</u>
Amount of insurance held as collateral, ...	95,300 00

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated 1848. Commenced business June, 1848.]

CHARLES B. COBURN, *President.**Secretary,* ORIN F. OSGOOD.*Office, No. 27 Central Street, Lowell.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, ...	\$30,000 00	\$35,700 00
Cook County (Ill.) Bonds, ...	2,500 00	2,375 00
City of Boston Bonds, ...	5,000 00	4,750 00
“ Salem “	1,000 00	950 00
34 shares Prescott National Bank, ...	3,400 00	4,590 00
2 “ Merrimack Manufacturing Company, ...	2,000 00	3,110 00
7 “ Massachusetts Cotton Mills, ...	7,000 00	7,280 00
5 “ Lowell Manufacturing Company, ...	3,450 00	3,500 00
10 “ Bates “ “	1,000 00	900 00
4 “ Hamilton “ “	4,000 00	4,000 00
10 “ Stony Brook Railroad, ...	1,000 00	900 00
14 “ Boston and Lowell Railroad, ...	7,000 00	7,490 00
2 “ Appleton Manufacturing Company, ...	2,000 00	2,080 00
	\$69,350 00	\$77,625 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
2 shares Merrimack Manufacturing Company, ...	\$3,110 00	\$2,500 00
10 “ Merchants' National Bank, ...	1,000 00	500 00
	\$4,110 00	\$3,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$41,403 37	
Cash market value of stocks and bonds owned by the Company, ...	77,625 00	
Cash loans on collateral security, ...	3,000 00	
Cash deposited in Prescott National Bank, ...	2,645 61	
Interest due and accrued (not included above), ...	219 43	
Premiums in course of collection (net), ...	4,580 97	
Gross present Assets, ...		\$129,474 38
<i>Amount carried forward,</i>		\$129,474 38

* Value of lands mortgaged, ...	\$31,500 00
Value of buildings thereon, ...	72,000 00
Total value of mortgaged property, ...	\$103,500 00
Amount of insurance held as collateral, ...	36,700 00

Amount brought forward, ... \$129,474 38

LIABILITIES.

Adjusted losses and claims unpaid,	\$240 00	
Losses disputed or resisted, including expenses thereon,	1,250 00	
Total amount of losses and claims,	————	\$1,490 00
Amount required to re-insure all outstanding risks,		22,368 91
Due and accrued for rents, salaries, and other miscellaneous expenses,		252 00
Gross present Liabilities, except Capital Stock,		———— 24,110 91
Surplus as regards Policy-holders,		\$105,363 47
Paid-up Capital,		100,000 00
Surplus over Capital,		\$5,363 47

WASHINGTON FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated January 1, 1873. Commenced business January 1, 1873.]

ISAAC SWEETSER, *President.*

Secretary, BENJ. SWEETSER.

Office, No. 38 State Street, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
433 shares Columbian National Bank,	\$43,300 00	\$57,156 00
100 “ Hamilton National Bank,	10,000 00	11,950 00
150 “ Merchants' National Bank,	15,000 00	19,725 00
120 “ National City Bank,	12,000 00	13,560 00
100 “ National Eagle Bank,	10,000 00	11,425 00
100 “ Norwich and Worcester Railroad,	10,000 00	12,300 00
Charlestown City 6 per cent. Bonds,	65,000 00	63,200 00
	————	————
	\$165,300 00	\$189,316 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds,	\$86,250 00	\$75,000 00
Eastern Railroad 7 per cent. Bonds,	29,100 00	30,000 00
Rutland Railroad 8 per cent. Bonds,	16,000 00	10,000 00
Union Pacific R. R. 10 per cent. Income Bonds,	32,660 00	10,000 00
	————	————
	\$164,010 00	\$125,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$60,058 50
Cash market value of stocks and bonds owned by the Company, ...	189,316 00
Cash loans on collateral security, ...	125,000 00
Cash on hand in the office of the Company, .	2,625 06
Cash deposited in Columbian National Bank, .	33,951 35
Interest due and accrued (not included above),	4,207 50
Premiums in course of collection (net), . .	12,679 39
Premium notes taken for marine and inland risks, not yet due, \$143,797.78; overdue and not paid, \$5,656.90, ...	149,454 68
Gross present Assets, ...	\$577,292 48

LIABILITIES.

Claimed, reported and supposed losses, . .	\$12,280 00
Amount required to re-insure all outstanding risks, ...	208,083 19
Gross present Liabilities, except Capital Stock, ...	220,363 19
Surplus as regards Policy-holders, ...	\$356,929 29
Paid-up Capital, ...	300,000 00
Surplus over Capital, ...	\$56,929 29

* Value of lands mortgaged, ...	\$76,500 00
Value of buildings thereon, ...	151,500 00
Total value of mortgaged property, ...	\$228,000 00
Amount of insurance held as collateral, ...	50,500 00

ABSTRACT OF ANNUAL STATEMENTS.

	AMERICAN. (Fire-Marine.) Boston.	BEVERLY. (Marine.) Beverly.	DWELL'G-HOUSE. (Fire.) Boston.	ELIOT. (Fire.) Boston.	EQUITABLE MARINE. Provincetown.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$300,000 00	\$50,000 00	\$300,000 00	\$200,000 00	\$17,000 00
ASSETS.					
Gross present Assets, ¹	\$555,993 82	\$58,506 04	\$362,624 34	\$278,279 19	\$39,291 64
LIABILITIES.					
Gross present Liabilities, ¹	\$249,026 21	\$4,465 54	\$51,117 70	\$53,832 79	\$8,608 13
INCOME.					
Cash actually received for fire premiums, ...	\$88,309 18	-	\$59,410 90	\$102,615 57	-
for marine premiums, ...	245,770 63	\$7,323 07	-	-	\$9,348 04
for interest on mortgages of real estate, ...	-	357 00	4,639 21	3,907 29	-
for interest and dividends from other sources, ...	25,885 45	3,278 00	11,816 10	8,779 38	1,760 92
from all other sources, ...	2,028 60 ²	-	1,826 14 ³	-	-
Gross Cash Income, ...	\$361,993 86	\$10,958 07	\$77,692 35	\$115,302 24	\$11,108 96
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$108,693 11	-	\$50 86	\$16,444 77	-
for marine losses, ...	311,268 26	\$6,914 76	-	-	\$6,001 89
for dividends to stockholders, ...	150 00	3,500 00	-	-	2,500 00
for brokerage and commissions on premiums, ...	18,194 36	66 80	2,506 44	6,112 90	243 43
for salaries and pay of officers and employés, ...	9,802 00	600 00	8,250 00	11,150 00	581 15
for State and local taxes, ...	3,397 45	652 00	4,886 03	2,898 00	402 24
for office, agency and incidental expenses, ...	10,266 26	66 97	6,408 43	4,800 67	89 57
Gross Cash Expenditures, ...	\$461,771 44	\$11,800 53	\$22,101 76	\$41,406 34	\$9,818 28

MISCELLANEOUS.

Whole amount of fire risks written during the year,	\$10,372,899 00	-	\$5,699,564 00	\$8,879,384 00	-
premiums charged or receivable thereon,	83,541 82	-	63,123 51	107,862 95	-
marine risks written during the year,	8,661,544 00	\$80,400 00	-	-	\$276,899 00
premiums charged or receivable thereon,	185,388 14	6,291 00	-	-	11,622 10
fire risks terminated during the year,	12,442,780 00	-	132,750 00	2,888,093 00	-
marine risks terminated during the year,	9,005,765 00	120,400 00	-	-	174,599 00
fire risks outstanding at end of year,	8,928,034 00	-	5,510,064 00	6,422,107 00	-
marine risks outstanding at end of year,	4,598,854 00	42,150 00	-	-	97,000 00
notes received during the year for fire risks, and not paid,	-	-	-	-	-
notes received during the year for marine risks, and not paid,	113,301 90	-	-	-	-
cash dividends declared since Company commenced business,	2,370,000 00	44,600 00	-	-	-
cash dividends on capital stock declared during the year,	-	3,500 00	-	-	2,500 00
Company's stock owned by directors (par value),	20,100 00	-	46,700 00	50,300 00	-
losses incurred during the year,	311,309 00	8,214 76	50 86	18,444 77	6,019 89

² Rents, \$180.55; commissions, \$1,645.59.

² Rents.

¹ See Detailed Statements, page 116, *et seq.*

	FANEUIL HALL. (Fire.) Boston.	FIREMEN'S FIRE. Boston.	FIRST NATIONAL FIRE. Worcester.	FRANKLIN INS. CO. OF BOSTON. Boston.	GLOUCESTER FIRE. (Fire-Marine.) Gloucester.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$200,000 00	\$300,000 00	\$100,000 00	\$200,000 00	\$100,000 00
ASSETS.					
Gross present Assets, ¹	\$272,190 81	\$446,251 45	\$193,896 68	\$274,555 62	\$152,587 55
LIABILITIES.					
Gross present Liabilities, ¹	\$58,826 47	\$140,019 73	\$79,422 90	\$65,036 65	\$51,827 06
INCOME.					
Cash actually received for fire premiums, ...	\$73,551 56	\$198,245 37	\$121,721 96	\$102,076 16	\$57,858 44
for marine premiums, ...	-	-	-	-	6,496 81
for interest on mortgages of real estate, ...	12,304 99	9,711 91	6,581 25	1,120 00	2,384 27
for interest and dividends from other sources, ...	} 500 00	17,417 94	4,262 08	6,698 82	5,038 99
from all other sources, ...		-	-	-	-
Gross Cash Income, ...	\$86,356 55	\$225,375 22	\$132,565 29	\$109,894 98	\$71,778 51
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$14,486 71	\$65,907 83	\$85,942 01	\$29,326 61	\$20,412 15
for marine losses, ...	-	-	-	-	7,237 68
for dividends to stockholders, ...	-	-	5,850 00	-	534 00
for brokerage and commissions on premiums, ...	11,605 11	11,333 18	18,111 63	10,106 51	8,179 04
for salaries and pay of officers and employes, ...	7,559 18	10,615 96	5,279 13	10,702 50	3,446 11
for State and local taxes, ...	2,424 24	4,564 35	1,767 86	2,898 00	263 75
for office, agency and incidental expenses, ...	9,894 66	5,448 92	6,559 85	10,445 74	1,933 18
Gross Cash Expenditures, ...	\$45,969 90	\$97,870 24	\$123,510 48	\$63,479 36	\$42,005 91

MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$8,657,952 00	\$17,585,558 00	\$8,055,474 00	\$10,141,436 00	\$3,642,451 00
premiums charged or receivable thereon, . . .	114,499 05	224,517 55	135,551 97	125,686 61	61,730 22
marine risks written during the year, . . .	—	—	—	—	332,008 40
premiums charged or receivable thereon, . . .	—	—	—	—	12,603 46
fire risks terminated during the year, . . .	2,519,108 00	3,551,236 00	8,365,773 00	2,826,418 00	1,823,320 33
marine risks terminated during the year, . . .	—	—	—	—	226,298 40
fire risks outstanding at end of year, . . .	6,536,911 00	13,972,030 00	7,706,642 00	7,310,018 00	3,899,491 00
marine risks outstanding at end of year, . . .	—	—	—	—	165,375 00
notes received during the year for fire risks, and not paid, . . .	—	—	—	—	—
notes received during the year for marine risks, and not paid, . . .	—	—	—	—	7,691 00
cash dividends declared since Company commenced business, . . .	—	—	—	—	14,000 00
cash dividends on capital stock declared during the year, . . .	—	—	13,000 00	—	—
Company's stock owned by directors (par value), . . .	67,900 00	22,900 00	6,000 00	31,700 00	34,500 00
losses incurred during the year, . . .	17,636 71	67,764 95	67,700 00	32,281 61	29,175 49
			74,444 00		

¹ See Detailed Statements, page 122, *et seq.*

	MANUFACTURERS' FIRE & MARINE. Boston.	MERCANTILE MARINE. Boston.	NEPTUNE FIRE & MARINE. Boston.	NO. AMERICAN. (Fire.) Boston.	PRESCOTT. (Fire.) Boston.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$500,000 00	\$300,000 00	\$300,000 00	\$200,000 00	\$200,000 00
ASSETS.					
Gross present Assets, ¹	\$899,698 96	\$595,825 86	\$481,217 76	\$291,872 39	\$279,329 90
LIABILITIES.					
Gross present Liabilities, ¹	\$330,017 58	\$127,922 00	\$161,531 19	\$60,363 75	\$57,661 59
INCOME.					
Cash actually received for fire premiums, ...	\$427,541 68	\$72,717 59	\$113,610 56	\$85,928 25	\$99,805 00
for marine premiums, ...	76,795 19	96,117 62	62,983 92	-	-
for interest on mortgages of real estate, ...	3,748 77	-	-	8,183 94	-
for interest and dividends from other sources, ...	32,000 22	33,509 73	21,058 00	8,803 15	11,579 81
from all other sources, ...	3,423 81	-	-	6,887 78 ²	50 52 ³
Gross Cash Income, ...	\$543,509 67	\$202,344 94	\$197,652 48	\$109,803 12	\$111,435 33
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$116,930 33	\$40,744 16	\$52,614 15	\$4,741 45	\$11,216 66
for marine losses, ...	90,910 23	89,262 72	55,613 36	-	-
for dividends to stockholders, ...	-	29,011 00	-	-	-
for brokerage and commissions on premiums, ...	37,635 12	6,394 13	11,704 20	4,682 13	10,666 37
for salaries and pay of officers and employees, ...	29,640 69	9,436 79	14,670 54	11,637 02	11,679 43
for State and local taxes, ...	5,481 71	529 84	3,015 05	2,597 27	2,740 71
for office, agency and incidental expenses, ...	-	11,262 14	10,192 51	11,214 73	8,719 67
Gross Cash Expenditures, ...	\$280,598 08	\$186,640 78	\$147,809 81	\$34,872 60	\$45,022 84

MISCELLANEOUS.

Whole amount of fire risks written during the year,	\$35,992,419 00	\$9,018,022 00	\$10,346,264 00	\$9,931,186 00	\$9,273,677 00
premiums charged or receivable thereon,	478,123 71	73,761 64	126,752 50	98,779 89	118,977 05
marine risks written during the year,	9,128,583 00	6,450,006 00	7,751,256 00	-	-
premiums charged or receivable thereon,	197,374 22	86,326 66	167,273 60	-	-
fire risks terminated during the year,	13,909,111 00	9,315,198 00	3,083,825 00	2,221,940 00	3,430,874 00
marine risks terminated during the year,	5,304,491 00	6,253,546 00	3,208,480 00	-	-
fire risks outstanding at end of year,	22,064,308 00	6,304,827 00	7,262,439 00	7,486,222 00	5,764,303 00
marine risks outstanding at end of year,	3,824,092 00	4,022,649 00	4,319,776 00	-	-
notes received during the year for fire risks, and not paid,	-	12,102 69	-	-	-
notes received during the year for marine risks, and not paid,	107,484 06	63,449 36	110,997 27	-	-
cash dividends declared since Company commenced business,	-	1,453,500 00	-	-	-
cash dividends on capital stock declared during the year,	-	30,000 00	-	-	-
Company's stock owned by directors (par value),	65,200 00	17,100 00	52,600 00	51,600 00	83,900 00
losses incurred during the year,	232,840 56	107,719 46	111,227 51	5,991 45	11,216 66

¹ See Detailed Statements, page 130, *et seq.*² Rents and commissions.³ Premium on gold.

	SALEM MARINE. Salem.	SHOE & LEATHER. (Fire-Marine.) Boston.	SPRINGFIELD FIRE & MARINE. Springfield.	TRADERS' & ME- CHANICS. (Fire.) Lowell.	WASHINGTON FIRE & MARINE. Boston.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$100,000 00	\$300,000 00	\$500,000 00	\$100,000 00	\$300,000 00
ASSETS.					
Gross present Assets, ¹	\$225,949 16	\$887,975 93	\$1,054,861 28	\$129,474 38	\$577,292 48
LIABILITIES.					
Gross present Liabilities, ¹	\$78,575 88	\$68,337 00	\$474,296 17	\$24,110 91	\$220,363 19
INCOME.					
Cash actually received for fire premiums, ...	-	\$111,478 03	\$653,009 12	\$31,564 26	\$162,909 66
for marine premiums, ...	\$73,704 39	3,567 07	-	-	127,080 01
for interest on mortgages of real estate, ...	2,737 00	1,586 25	14,313 80	2,923 43	1,350 00
for interest and dividends from other sources, ...	10,473 98	16,701 29	36,847 63	5,646 33	19,494 77
from all other sources, ...	1,733 70 ²	-	3,600 00 ⁴	-	2,169 09 ⁵
Gross Cash Income, ...	\$88,649 07	\$133,332 64	\$707,770 55	\$40,134 02	\$312,995 53
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	-	\$35,809 59	\$473,459 55	\$37,096 01	\$51,020 81
for marine losses, ...	\$110,504 82	-	-	-	99,476 83
for dividends to stockholders, ...	10,079 00	-	45,000 00	8,000 00	-
for brokerage and commissions on premiums, ...	2,243 16	10,420 60	96,846 76	4,239 22	15,815 96
for salaries and pay of officers and employes, ...	2,800 00	10,795 00	27,162 64	2,464 87	17,997 76
for State and local taxes, ...	1,449 00	3,009 70	17,550 12	1,794 44	4,347 00
for office, agency and incidental expenses, ...	971 46	8,713 49	27,333 69	761 98	13,119 10 ³
Gross Cash Expenditures, ...	\$128,047 44	\$68,748 38	\$687,352 76	\$54,356 52	\$201,777 46

A G G R E G A T E.

CAPITAL STOCK.	
Whole amount of outstanding capital, actually paid up in cash, ...	\$4,567,000 00
ASSETS.	
Gross present Assets, ...	\$7,557,175 24
LIABILITIES.	
Gross present Liabilities, ...	\$2,365,362 44
INCOME.	
Cash actually received for fire premiums, ...	\$2,562,353 29
for marine premiums, ...	709,186 75
for interest on mortgages of real estate, ...	} 356,901 70
for interest and dividends from other sources, ...	
from all other sources, ...	22,211 64
Gross Cash Income, ...	\$3,650,653 38
EXPENDITURES.	
Cash actually paid during the year for fire losses, ...	\$1,164,896 76
for marine losses, ...	777,190 55
for dividends to stockholders, ...	104,624 00
for brokerage and commissions on premiums, ...	287,107 05
for salaries and pay of officers and employes, ...	206,270 77
for State and local taxes, ...	66,668 76
for office, agency and incidental expenses, ...	148,203 02
Gross Cash Expenditures, ...	\$2,754,960 91
MISCELLANEOUS.	
Whole amount of fire risks written during the year, ...	\$229,739,778 00
premiums charged or receivable thereon, ...	2,874,562 38
marine risks written during the year	48,660,945 40
premiums charged or receivable thereon, ...	1,052,850 29
fire risks terminated during the year, ...	136,566,002 33
marine risks terminated during the year, ...	35,584,890 40
fire risks outstanding at end of year, ...	191,965,020 00
marine risks outstanding at end of year, ...	23,399,692 00
notes received during the year for fire risks, and not paid, ...	12,102 69
notes received during the year for marine risks, and not paid, ...	553,154 02
cash dividends declared since Company commenced business, ...	5,057,642 06
cash dividends on capital stock declared during the year, ...	95,000 00
Company's stock owned by directors (par value), ...	937,200 00
losses incurred during the year, ...	1,696,794 74

FIRE, MARINE, AND FIRE-MARINE
INSURANCE COMPANIES
OF OTHER STATES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1873.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ÆTNA INSURANCE COMPANY, NEW YORK.

[Incorporated December 1, 1871. Commenced business December 1, 1871.]

F. A. CONKLING, *President.**Secretary*, O. S. BOGERT.*Office*, No. 172 Broadway, New York.*Attorney to accept service*, L. S. JORDAN, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
United States 10-40 Registered Bonds, . . .	\$111,000 00	\$123,650 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
20 shares Security Bank of New York, . . .	\$2,000 00	\$1,500 00
100 “ Gold and Stock Telegraph Co., . . .	2,750 00	1,850 00
5 “ Archer and Pancoast Manuf'ng Co., . . .	7,500 00	1,000 00
8 “ Tradesmen's Bank, New York, . . .	480 00	1,600 00
Union Pacific Railroad Bonds, ...	1,800 00	
80 shares National Trust Co., New York, . . .	8,000 00	6,000 00
Long Dock Company's 1st Mortgage Bonds, . . .	1,000 00	
100 shares Secor Sewing Machine Company, . . .	10,000 00	5,000 00
	<u>\$33,530 00</u>	<u>\$16,950 00</u>

All other Assets and Property owned by the Company :—

Office furniture, ...	\$2,500 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgage of real estate (first liens),	
including interest due or accrued thereon,* .	\$107,543 56
Cash market value of bonds owned by the Co.,	123,650 00
Cash loans on collateral security, ...	16,950 00
	<u> </u>
<i>Amount carried forward</i> , ...	\$248,143 56

* Value of lands mortgaged, ...	\$153,000 00
Value of buildings thereon, ...	122,000 00
	<u> </u>
Total value of property mortgaged, ...	\$275,000 00
Amount of insurance held as collateral, ...	57,510 00

<i>Amount brought forward,</i>	\$248,143 56	
Cash on hand in the office of the Company, ...	472 39	
Cash deposited in various banks, ...	15,714 34	
Interest due and accrued (not included above), ...	128 10	
Premiums in course of collection (net), ...	16,064 94	
All other assets and property, ...	\$2,500 00	
Gross present Assets, ...		\$280,523 33

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$4,262 54	
Losses disputed or resisted, including expenses thereon, ...	5,000 00	
Amount required to re-insure all outstanding risks, ...	68,532 53	
Gross present Liabilities, except Capital Stock, ...		77,795 07
Surplus as regards Policy-holders, ...	\$202,728 26	
Paid-up Capital, ...	200,000 00	
Surplus over Capital, ...	\$2,728 26	

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business July, 1819.]

LUCIUS J. HENDÉE, *President.**Secretary,* JOTHAM GOODNOW.*Office at Hartford.**Attorney to accept service,* ALFRED J. MERCER, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$300,000 00	\$343,035 00
United States Currency Bonds, ...	100,000 00	114,000 00
Connecticut State Stock, ...	52,500 00	52,500 00
Rhode Island State Stock, ...	40,000 00	40,000 00
Indiana State Stock, ...	50,000 00	50,000 00
Michigan State Stock, ...	16,000 00	16,000 00
Tennessee State Stock, ...	31,000 00	25,110 00
Alabama State Stock, ...	10,000 00	7,500 00
South Carolina State Stock, ...	20,000 00	10,000 00
Canada Dominion Stock, ...	5,070 69	5,070 69
Buffalo City Water Bonds, ...	25,000 00	24,500 00
Atlantic Dock Bonds, ...	25,000 00	23,750 00
Toledo City Bonds, ...	5,000 00	5,000 00
<i>Amounts carried forward,</i>	\$679,570 69	\$716,465 69

<i>Amounts brought forward,</i>	\$679,570 69	\$716,465 69
New Brunswick (N. J.) City Bonds,	20,000 00	19,600 00
Detroit City Bonds,	30,000 00	30,000 00
Brooklyn City Water Bonds,	25,000 00	23,250 00
Jersey City Water Bonds,	50,000 00	46,500 00
Hartford City Bonds,	101,000 00	98,980 00
Hartford City Scrip,	6,000 00	6,000 00
Hartford Town Bonds,	65,000 00	63,700 00
New York City Stock,	75,000 00	71,250 00
Minneapolis City Bonds,	5,000 00	5,000 00
Chicago City Bonds,	35,000 00	34,300 00
West Middle School District Bonds, Hartford,	30,000 00	30,000 00
Hartford County Scrip,	10,000 00	10,000 00
Hartford, Providence and Fishkill Railroad Mortgage Bonds,	33,000 00	31,020 00
Michigan Central Railroad Second Mortgage Bonds,	15,000 00	13,800 00
Cleveland, Painsville and Ashtabula Railroad Mortgage Bonds,	100,000 00	100,000 00
Cleveland and Toledo Railroad Gen S. F. Mortgage Bonds,	75,000 00	77,250 00
Cleveland and Pittsburg Railroad Third Mort- gage Bonds,	40,000 00	40,000 00
Michigan Southern and Northern Indiana Railroad General Mortgage Bonds,	25,000 00	25,500 00
Michigan Southern and Northern Indiana Railroad Second Mortgage Bonds,	75,000 00	70,875 00
Pittsburg, Fort Wayne and Chicago Railroad First Mortgage Bonds,	30,000 00	31,500 00
Pittsburg, Fort Wayne and Chicago Railroad Second Mortgage Bonds,	50,000 00	50,500 00
Buffalo, New York and Erie Railroad Mort- gage Bonds,	75,000 00	71,250 00
New York Central Railroad Mortgage Bonds,	75,000 00	67,500 00
Little Miami Railroad Mortgage Bonds,	72,000 00	63,360 00
New Jersey Railroad and Transportation Com- pany Mortgage Bonds,	50,000 00	47,500 00
Columbus and Xenia R. R. Mortgage Bonds,	50,000 00	48,500 00
Cincinnati, Hamilton and Dayton Railroad Mortgage Bonds,	50,000 00	48,500 00
Indianapolis and Cincinnati Railroad Mort- gage Bonds,	25,000 00	24,250 00
Chicago, Burlington and Quincy Railroad Mortgage Bonds,	30,000 00	33,000 00
Des Moines Valley Railroad Mortgage Bonds,	40,000 00	30,000 00
Lake Shore Railroad Mortgage Bonds,	10,000 00	9,250 00
Morris and Essex Railroad Second Mortgage Bonds,	25,000 00	25,000 00
<i>Amounts carried forward,</i>	\$2,076,570 69	\$2,063,600 69

<i>Amounts brought forward,</i>		\$2,076,570 69	\$2,063,600 69
Harlem River and Port Chester First Mortgage Bonds, ...	100,000 00	100,000 00	
New York Central and Hudson River Railroad First Mortgage Bonds, ...	25,000 00	26,250 00	
Joliet and Chicago Railroad Mortgage Bonds, ...	18,000 00	18,720 00	
Dayton and Western Railroad Mortgage Bonds, ...	20,000 00	17,200 00	
Albany and Susquehanna Railroad Second Mortgage Bonds, ...	10,000 00	9,600 00	
1000 shares New York, New Haven and Hartford Railroad, ...	100,000 00	122,000 00	
150 " Connecticut River Railroad, ...	15,000 00	20,250 00	
900 " Lake Shore and Michigan So. R. R., ...	90,000 00	68,850 00	
750 " Pittsburg, Fort Wayne and Chicago Railroad, ...	75,000 00	67,125 00	
624 " Michigan Central Railroad, ...	62,400 00	48,048 00	
144 " Central Ohio Railroad, ...	7,200 00	4,000 00	
1000 " Morris and Essex Railroad, ...	50,000 00	45,000 00	
250 " Dubuque and Sioux City R. R., ...	25,000 00	15,000 00	
100 " Joliet and Chicago Railroad, ...	10,000 00	8,500 00	
500 " Albany and Susquehanna Railroad, ...	50,000 00	43,000 00	
1000 " Cleveland and Pittsburg Railroad, ...	50,000 00	42,500 00	
600 " New York Central and Hudson River Railroad, ...	60,000 00	59,400 00	
50 " Connecticut River Company, ...	5,000 00	1,500 00	
100 " New Britain National Bank, New Britain, Conn., ...	10,000 00	13,000 00	
200 " National Bank of the State of Missouri, St. Louis, Mo., ...	20,000 00	15,000 00	
50 " Merchants' Nat'l B'k, St. Louis, Mo., ...	5,000 00	4,000 00	
50 " Merchants' Bank, St. Louis, Mo., ...	5,000 00	1,500 00	
200 " Mechanics' Bank, St. Louis, Mo., ...	20,000 00	18,000 00	
220 " Farmers' and Mechanics' National Bank, Philadelphia, Pa., ...	22,000 00	28,600 00	
800 " Hartford Nat'l B'k, Hartford, Conn., ...	80,000 00	124,000 00	
600 " Farmers' and Mechanics' National Bank, Hartford, Conn., ...	60,000 00	78,000 00	
600 " Phoenix Nat'l B'k, Hartford, Conn., ...	60,000 00	93,000 00	
250 " State Bank, Hartford, Conn., ...	25,000 00	27,500 00	
150 " Connecticut River Banking Co., Hartford, Conn., ...	7,500 00	9,000 00	
200 " Ætna Nat'l Bank, Hartford, Conn., ...	20,000 00	25,000 00	
200 " American Nat'l B'k, Hartford, Conn., ...	10,000 00	12,000 00	
200 " City National B'k, Hartford, Conn., ...	20,000 00	21,000 00	
158 " First National B'k, Hartford, Conn., ...	15,800 00	21,330 00	
300 " Charter Oak National Bank, Hartford, Conn., ...	30,000 00	39,000 00	

Amounts carried forward, ... \$3,259,470 69 \$3,310,473 69

<i>Amounts brought forward, . . .</i>		\$3,259,470 69	\$3,310,473 69
500 shares	National Exchange Bank, Hartford, Conn., ...	25,000 00	31,250 00
400 "	American Exchange National Bank, New York City, ...	40,000 00	43,200 00
800 "	National Butchers' and Drovers' Bank, New York City, ...	20,000 00	28,000 00
100 "	Hanover Nat'l B'k, New York City, ...	10,000 00	10,500 00
100 "	National City B'k, New York City, ...	10,000 00	28,500 00
500 "	National Bank of Commerce, New York City, ...	50,000 00	55,500 00
100 "	National Bank of the Commonwealth, New York City, ...	10,000 00	1,000 00
300 "	Importers' and Traders' National Bank, New York City, ...	30,000 00	52,500 00
200 "	Market Nat'l B'k, New York City, ...	20,000 00	24,000 00
1200 "	Mechanics' National Bank, New York City, ...	30,000 00	39,000 00
200 "	Merchants' Exchange National Bank, New York City, ...	10,000 00	9,000 00
500 "	Metropolitan National Bank, New York City, ...	50,000 00	62,500 00
1000 "	Merchants' National Bank, New York City, ...	50,000 00	57,500 00
400 "	Bank of the Manhattan Company, New York City, ...	20,000 00	30,000 00
200 "	Nassau Bank, New York City, ...	20,000 00	20,000 00
200 "	North River Bank, New York City, ...	10,000 00	9,600 00
400 "	Bank of New York (National), New York City, ...	40,000 00	46,000 00
200 "	National Bank of North America, New York City, ...	20,000 00	20,000 00
200 "	National Bank of the Republic, New York City, ...	20,000 00	20,200 00
400 "	Ocean National Bank, New York City, ...	20,000 00	1,000 00
400 "	People's Bank, New York City, ...	10,000 00	15,000 00
500 "	Phenix Nat'l Bank, New York City, ...	10,000 00	10,000 00
400 "	Union Nat'l Bank, New York City, ...	20,000 00	26,000 00
150 "	New York Life Insurance and Trust Company, New York City, ...	15,000 00	45,000 00
100 "	Union Trust Co., New York City, ...	10,000 00	10,000 00
		\$3,829,470 69	\$4,005,723 69

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
30 shares Hartford Nat'l B'k, Hartford, Conn.,	\$4,650 00	\$1,500 00
20 " Charter Oak National Bank, Hartford, Conn., ...	2,600 00	600 00
16 " Phoenix Nat'l Bank, Hartford, Conn.,	2,480 00	1,580 00
55 " Farmers' and Mechanics' National Bank, Hartford, Conn., ...	7,150 00	4,000 00
60 " American Nat'l B'k, Hartford, Conn.,	3,600 00	3,000 00
2 " Nat'l Exchange B'k, Hartford, Conn.,	125 00	30 00
55 " Travelers' Insurance Company, Hartford, Conn., ...	8,250 00	5,677 00
93 " Hartford Carpet Company, Hartford, Conn., ...	20,925 00	6,890 00
500 " Willimantic Linen Company, Willimantic, Conn., ...	25,000 00	9,700 00
80 " Hartford City Gas-Light Company, Hartford, Conn., ...	3,200 00	400 00
85 " First National Bank, Suffield, Conn.,	10,200 00	4,080 00
10 " Holyoke Water Power Company, Holyoke, Mass., ...	1,500 00	60 00
3 " Saybrook Bank, Saybrook, Conn., .	300 00	200 00
5 " American Exchange National Bank, New York, ...	540 00	180 00
6 " National Bank of Commerce, New York, ...	666 00	320 00
30 " New York, New Haven and Hartford Railroad, ...	3,660 00	1,280 00
450 " Merchants' Savings Loan and Trust Company, Chicago, Ill., ...	67,500 00	43,625 00
Housatonic Railroad Company's Bonds, ...	1,500 00	700 00
Connecticut Western Railroad Co.'s Bonds, ...	1,200 00	505 70
Atlantic Dock Company's Bonds, ...	1,900 00	920 00
Quincy (Ill.) City Bonds, ...	1,000 00	2,200 00
Wabash and Western Railroad Co.'s Bonds, ...	900 00	
Toledo, Wabash and Western R. R. Co.'s Bonds, ...	800 00	
	\$169,646 00	\$87,447 70

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$405,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	94,714 60
<i>Amount carried forward, ...</i>	\$499,714 60

* Value of lands mortgaged, ...	\$107,000 00
Value of buildings thereon, ...	89,000 00
Total value of property mortgaged, ...	\$196,000 00
Amount of insurance held as collateral, ...	58,500 00

<i>Amount brought forward,</i>	\$499,714 60
Cash market value of stocks, bonds, and securities owned by the Company, ...	4,005,723 69
Cash loans on collateral security, ...	87,447 70
Cash on hand in the office of the Company, ...	37,323 62
Cash deposited in various banks, ...	466,276 98
Interest due and accrued (not included above), ...	18,146 54
Premiums in course of collection (net), ...	645,709 60
Gross present Assets, ...	<u>\$5,760,342 73</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$20,065 57
Claimed, reported and supposed losses, ...	147,981 08
Losses disputed or resisted, including expenses thereon, ...	46,330 00
Total amount of losses and claims, —————	\$214,376 65
Amount required to re-insure all outstanding risks, ...	2,029,262 95
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	500 00
All other debts and obligations; viz., return premiums, ...	24,416 94
Gross present Liabilities, except Capital Stock, ...	<u>2,268,556 54</u>
Surplus as regards Policy-holders, ...	\$3,491,786 19
Paid-up Capital, ...	<u>3,000,000 00</u>
Surplus over Capital, ...	\$491,786 19

AMAZON INSURANCE COMPANY, CINCINNATI, OHIO.

[Incorporated October 1, 1871. Commenced business October, 1, 1871.]

GAZZAM GANO, *President.**Secretary,* BYRON D. WEST.*Office, No. 126 Vine Street, Cincinnati, Ohio.**Attorney to accept service,* EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 10-40 Registered Bonds, ...	\$125,000 00	\$139,062 50
“ “ 10-40 Coupon Bonds, ...	22,300 00	25,199 00
“ “ 5-20 Bonds of July, 1865, ...	45,500 00	52,200 00
South Carolina State Bonds, ...	20,000 00	2,500 00
<i>Amounts carried forward,</i>	<u>\$212,800 00</u>	<u>\$218,961 50</u>

<i>Amounts brought forward,</i>	\$212,800 00	\$218,961 50
Mississippi State Bonds, ...	15,000 00	11,432 12
Alabama State Bonds, ...	10,000 00	6,822 75
Westwood School (Ohio) Bonds, ...	8,500 00	8,100 00
Union County (Ohio) Bonds, ...	2,600 00	2,400 00
Delaware City (Ohio) Bonds, ...	2,000 00	1,800 00
Elmore City (Ohio) Bonds, ...	3,000 00	2,700 00
Piqua Water Works (Ohio) Bonds, ...	10,000 00	8,000 00
	\$263,900 00	\$260,216 37

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
30 shares Pomeroy Iron Company, ...	\$3,000 00	} \$3,347 89
United States Bonds, ...	1,100 00	
	\$4,100 00	\$3,347 89

All other Assets and Property owned by the Company:—

Due from other Insurance Companies, ...	\$4,277 85
Office furniture, safes, &c., ...	\$5,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$466,013 25
Cash market value of bonds owned by the Company, ...	260,216 37
Cash loans on collateral security, ...	3,347 89
Cash on hand in the office of the Company, and deposited in bank, ...	21,858 45
Premiums in course of collection (net), ...	57,765 05
Premium notes taken for marine and inland risks, not yet due, \$20,723.15; overdue and not paid, \$8,277.74, ...	29,000 89
All other assets and property, . . . \$5,000 00	4,277 85
Gross present Assets, ...	\$842,479 75

LIABILITIES.

Adjusted losses and claims, un- paid, ...	\$29,177 26
Claimed, reported and supposed losses, ...	44,453 05
<i>Amounts carried forward,</i>	\$73,630 31
	\$842,479 75

* Value of lands mortgaged, ...	\$727,717 00
Value of buildings thereon, ...	491,950 00
Total value of property mortgaged, ...	\$1,219,667 00
Amount of insurance held as collateral, ...	157,600 00

<i>Amounts brought forward,</i>	\$73,630 31	\$842,479 75
Losses disputed or resisted, including expenses thereon,	28,904 69	
Total am't of losses and claims,	\$102,535 00	
Less re-insurance,	3,958 65	
Net amount of unpaid losses,		\$98,576 35
Amount required to re-insure all outstanding risks,		233,720 58
Due and accrued for rents, salaries and other miscellaneous expenses,		3,000 00
All other debts and obligations; viz., State and local taxes,		7,000 00
Gross present Liabilities, except Capital Stock,		342,296 93
Surplus as regards Policy-holders,		\$500,182 82
Paid-up Capital,		500,000 00
Surplus over Capital,		\$182 82

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MISSOURI.

[Incorporated February, 1853. Commenced business February, 1853.]

GEORGE P. PLANT, *President.*

Secretary, GEORGE T. CRAM.

Office, St. Louis, Missouri.

Attorney to accept service, GEORGE O. CARPENTER, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Registered Bonds (Currency),	\$200,000 00	\$230,000 00
New Coin Loan Registered Bonds,	50,000 00	56,000 00
Missouri 6 per cent. Bonds,	250,000 00	240,000 00
	\$500,000 00	\$526,000 00

All other Assets and Property owned by the Company:—

Office furniture and other property,	\$7,500 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the

Company,	\$526,000 00
Cash on hand in the office of the Company,	520 00
Cash deposited in Bank of Commerce, St. Louis,	19,841 92
Premiums in course of collection (net),	68,844 08
All other assets and property,	\$7,500 00
Gross present Assets,	\$615,206 00
<i>Amount carried forward,</i>	\$615,206 00

<i>Amounts brought forward,</i>	\$53,725 00	\$43,587 50
Chesapeake and Delaware Canal Co.'s 1st Mortgage Loan, ...	10,000 00	8,800 00
Little Schuylkill Railroad and Navigation Co.'s 7 per cent. Loan, ...	5,000 00	4,950 00
Delaware Division Canal Co.'s 1st Mort. Loan, ...	15,000 00	13,500 00
Delaware and Raritan Canal and Camden and Amboy R. R. and Trans'n Co.'s Loan, 1875, ...	3,000 00	2,940 00
Delaware and Raritan Canal and Camden and Amboy R. R. and Trans'n Co.'s 1st Mort. Loan, ...	24,000 00	22,320 00
Lehigh Coal and Navigation Co.'s 1st Mortgage Loan, 1884, ...	20,000 00	18,000 00
State of Tennessee 5 per cent. Loan, ...	10,000 00	7,000 00
" " " 6 " "	10,000 00	8,000 00
Franklin Institute of Philadelphia 5 per cent. Loan, ...	2,500 00	1,750 00
The American S. S. Co.'s Loan, guaranteed by Pennsylvania R. R. Co., ...	15,000 00	10,500 00
	\$168,225 00	\$141,347 50

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
105 shares Buck Mountain Coal Company, ...	\$3,150 00	\$1,850 00
185 " Pennsylvania Railroad Company, ...	8,695 00	} 8,720 00
40 " Philadelphia Warehouse Company, ...	1,500 00	
400 " Pennsylvania Salt Manuf'g Co., ...	28,000 00	19,000 00
200 " Little Schuylkill Navigation, R. R. and Coal Co., ...	9,400 00	5,000 00
Susquehanna Canal Company's Loan, ...	3,500 00	2,901 68
2,000 shares Cambria Iron Company, ...	30,000 00	10,000 00
89 shares Pennsylvania Railroad Company, ...	4,183 00	2,500 00
30 " American Fire Insurance Company, ...	2,430 00	3,500 00
100 " Pennsylvania Salt Manuf'g Co., ...	7,000 00	} 8,000 00
100 " Lehigh Valley Railroad Co., ...	5,800 00	
35 " Delaware County National Bank, ...	4,200 00	3,000 00
\$17,000 United States 5-20 Loan of 1865, ...	19,550 00	16,250 00
200 shares Lehigh Valley Railroad Co., ...	11,600 00	10,000 00
400 " Pennsylvania Railroad Company, ...	18,800 00	15,000 00
100 " Pennsylvania Railroad Company, ...	4,700 00	} 5,000 00
100 " Philadelphia and Reading R. R. Co., ...	5,700 00	
	\$168,208 00	\$110,721 68

Other Cash Loans:—

Ground rents, well secured, ...	\$41,040 83
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All other Assets and Property owned by the Company:—

Rents due and accrued, ...	\$277 11.
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$150,100 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	461,865 92	
Cash market value of stocks, bonds and securities owned by the Company, ...	141,347 50	
Cash loans on collateral security, ...	110,721 68	
Other cash loans, ...	41,040 83	
Cash on hand in the office of the Company, .	1,972 05	
Cash deposited in various banks, ...	27,306 18	
Interest due and accrued (not included above),	3,186 18	
Premiums in course of collection (net), . .	14,847 05	
All other assets and property, ...	277 11	
Gross present Assets, ...		\$952,664 50

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$3,416 03	
Claimed, reported and supposed losses, . .	29,786 22	
Amount required to re-insure all outstanding risks, ...	196,350 70	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...	265,599 56	
All other debts and obligations; viz., repairs on real estate, \$395.50; legal fee, \$100, .	495 50	
Gross present Liabilities, except Capital Stock, ...		495,648 01
Surplus as regards Policy-holders, ...	\$457,016 49	
Paid-up Capital, ...	400,000 00	
Surplus over Capital, ...		\$57,016 49

* Value of lands mortgaged, ...	\$333,775 00
Value of buildings thereon, ...	685,775 00
Total value of property mortgaged, ...	\$1,019,550 00
Amount of insurance held as collateral, ...	365,800 00

ARMENIA INSURANCE COMPANY, PITTSBURG, PENNSYLVANIA.

[Incorporated March 28, 1872. Commenced business June 13, 1872.]

S. S. D. THOMPSON, *President*. Secretary, T. BRENT SWEARINGEN.*Office at Pittsburg, Pa.**Attorney to accept service, J. W. CARTWRIGHT, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
Mt. Washington (Pittsburg) School District Bonds, ...	\$4,375 00	\$4,375 00
Ninth Ward Alleghany City School District Bonds, ...	5,000 00	5,000 00
Fifth Ward Alleghany City School District Bonds, ...	10,000 00	10,000 00
North End Alleghany City School District Bonds, ...	3,000 00	3,000 00
	\$22,375 00	\$22,375 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$246,322 31	
Cash market value of bonds owned by the Company, ...	22,375 00	
Cash on hand in the office of the Company, .	2,967 98	
Cash deposited in various banks, ...	44,987 21	
Interest due and accrued (not included above), .	893 33	
Premiums in course of collection (net), . .	5,233 07	
Gross present Assets, ...		\$322,778 90

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$2,288 05	
Claimed, reported and supposed losses, . .	600 00	
Amount required to re-insure all outstanding risks, ...	49,527 27	
Balance due on mortgage, ...	300 00	
Gross present Liabilities, except Capital Stock, ...		52,715 32
Surplus as regards Policy-holders, ...		\$270,063 58
Paid-up Capital, ...		250,000 00
Surplus over Capital, ...		
		\$20,063 58

* Value of lands mortgaged, ... \$616,906 00
 Value of buildings thereon, ... 213,900 00

Total value of property mortgaged, ... \$830,806 00
 Amount of insurance held as collateral, ... 83,300 00

ATLANTIC INSURANCE COMPANY, BROOKLYN, NEW YORK.

[Incorporated December 30, 1871. Commenced business January 2, 1872.]

JOHN D. COCKS, *President*.*Secretary*, WILLIAM D. CORNELL.*Office, No. 160 Atlantic Street, Brooklyn, New York.**Attorney to accept service, H. V. FREEMAN, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Registered Bonds of 1881, . . .	\$50,000 00	\$58,000 00
“ “ “ “ of 1865, . . .	50,000 00	57,500 00
“ “ Coupon Bonds of 1865, . . .	75,000 00	87,000 00
City of Richmond (Va.) 8 per cent. Bonds, . . .	10,000 00	10,000 00
South Carolina 6 per cent. Bonds, . . .	20,000 00	2,400 00
	\$205,000 00	\$214,900 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Gas-Light Company of Baltimore, . . .	\$16,500 00	\$10,000 00
City of Brooklyn Public Park Bonds, . . .	5,000 00	4,000 00
Elizabeth City Bonds, ...	2,820 00	2,500 00
“ “ “	1,880 00	1,000 00
10 shares Home Life Insurance Co. Stock, . . .	1,500 00	1,000 00
United States 5-20 Bonds, ...	1,160 00	1,000 00
St. Louis, Alton and Terre Haute Railroad Co., . . .	730 00	300 00
900 shares Delaware and Lackawana and Western Railroad Company, ...	45,000 00	40,000 00
Pacific Railroad Bonds, ...	2,100 00	
Kings County Ocean Parkway Bonds, ...	2,000 00	2,500 00
10 shares Safe Deposit Company of Brooklyn, . . .	1,000 00	
	\$79,690 00	\$62,300 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . .	\$35,408 33
Cash market value of bonds owned by the Company, ...	214,900 00
Cash loans on collateral security, ...	62,300 00
Cash on hand in the office of the Company, . . .	17,439 49

Amount carried forward, ... \$330,047 82

* Value of land mortgaged, ...	\$46,500 00
Value of buildings thereon, ...	49,500 00
Total value of property mortgaged, ...	\$96,000 00
Amount of insurance held as collateral, ...	34,200 00

<i>Amount brought forward,</i>	\$330,047 82	
Cash deposited in Nassau National Bank, ...	19,657 64	
Interest due and accrued (not included above), ...	670 52	
Premiums in course of collection (net), ...	19,545 42	
Gross present Assets, ...	<u> </u>	\$369,921 40

LIABILITIES.

Claimed, reported and supposed losses, ...	\$16,764 16	
Amount required to re-insure all outstanding risks, ...	103,389 82	
Gross present Liabilities, except Capital Stock, ...	<u> </u>	120,153 98
Surplus as regards Policy-holders, ...	\$249,767 42	
Paid-up Capital, ...	200,000 00	
Surplus over Capital, ...	<u> </u>	\$49,767 42

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1852. Commenced business June, 1852.]

J S. PARISH, *President*.*Secretary*, T. W. HAYWARD, Jr.*Office*, Providence, R. I.*Attorney to accept service*, HAMMOND VINTON, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
120 shares Northern Bank, Providence, ...	\$12,000 00	\$12,000 00
21 " American Exchange National Bank, New York, ...	2,100 00	2,289 00
133 " Delaware and Hudson Canal, ...	13,300 00	15,827 00
104 " Michigan Central Railroad, ...	10,400 00	9,360 00
10 " Rhode Island Safe Deposit Co., ...	1,000 00	1,000 00
City of Elizabeth (N. J.) Bonds, ...	10,000 00	10,000 00
Chicago, Burlington and Quincy R. R. Bonds, ...	10,000 00	10,000 00
	<u>\$58,800 00</u>	<u>\$60,476 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
16 shares Nat'l Exchange Bank, Providence, ...	\$960 00	\$779 22
10 " Union Bank, Providence, ...	560 00	558 59
185 " Nicholson File Co., Providence, ...	7,400 00	5,331 69
30 " American Steamb't Co., Providence, ...	3,000 00	362 50
15 " Mechanic Nat'l Bank, Providence, ...	900 00	750 00
44 " Providence Gas Co., Providence, ...	3,960 00	1,712 50
390 " Lexington Copper Mining Co., ...	780 00	167 50
	<u>\$17,560 00</u>	<u>\$9,662 00</u>

All other Assets and Property owned by the Company:—

Rents due and accrued, ...	\$962 37
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate	
owned by the Company, ...	\$145,780 26
stocks and bonds owned by the Co., ...	60,476 00
Cash loans on collateral security, ...	9,662 00
Cash on hand in the office of the Company, ...	3,680 94
Cash deposited in Nat'l Bank of Commerce, ...	39 28
Interest due and accrued (not included above), ...	130 08
Premiums in course of collection (net), ...	9,291 43
All other assets and property, ...	962 37
Gross present Assets, ...	<u>\$230,022 36</u>

LIABILITIES.

Adjusted losses and claims, un-	
paid, ...	\$286 58
Claimed, reported and supposed	
losses, ...	4,050 63
Losses disputed or resisted, in-	
cluding expenses thereon, ...	450 00
Total am't of losses and claims, ...	<u>\$4,787 21</u>
Amount required to re-insure all outstanding	
risks, ...	28,941 67
Cash dividends to stockholders, declared and	
unpaid, ...	236 00
Due and accrued for rents, salaries and other	
miscellaneous expenses, ...	465 72
Gross present Liabilities, except Capital	
Stock, ...	<u>34,430 60</u>
Surplus as regards Policy-holders, ...	\$195,591 76
Paid-up Capital, ...	\$200,000 00
Net present Assets, ...	<u>195,591 76</u>
Impairment of Capital, ...	\$4,408 24

ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 11, 1842. Commenced business July, 1842.]

JOHN D. JONES, *President.**Secretary,* JOSEPH H. CHAPMAN.*Office, No. 51 Wall Street, New York, N. Y.**Attorney to accept service, G. WINTHROP COFFIN, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Value.*
American Exchange Bank Stock, ...	\$23,600 00	\$23,600 00
Bank of America Stock, ...	90,000 00	90,000 00
Bank of New York Stock, ...	64,400 00	64,400 00
Continental Bank Stock, ...	40,000 00	30,000 00
Hanover Bank Stock, ...	28,200 00	19,740 00
Leather Manufacturers' Bank Stock, ...	15,600 00	15,600 00
Merchants' Bank Stock, ...	97,750 00	97,750 00
Mechanics' Bank Stock, ...	45,900 00	45,900 00
Manhattan Company Bank Stock, ...	8,550 00	8,550 00
Merchants' Exchange Bank Stock, ...	4,250 00	2,975 00
Market Bank Stock, ...	50,000 00	50,000 00
Metropolitan Bank Stock, ...	45,000 00	45,000 00
Phenix Bank Stock, ...	40,000 00	32,000 00
Union Bank Stock, ...	40,000 00	40,000 00
Ohio State 6 per cent. Bonds, ...	73,000 00	67,890 00
New York State 6 per cent. Bonds, ...	65,000 00	61,750 00
“ “ 7 “ “	172,000 00	172,000 00
Illinois State Bonds, ...	38,000 00	34,200 00
Connecticut State Bonds, ...	200,000 00	180,000 00
Missouri State Bonds, ...	35,000 00	29,750 00
New York Central Railroad Company's Bonds,	39,000 00	33,150 00
Delaware, Lackawanna and Western Railroad		
Company's Bonds, ...	32,000 00	28,800 00
Delaware and Hudson Canal Company's Bonds,	50,000 00	45,000 00
New York County 6 per cent. Bonds, ...	100,000 00	90,000 00
“ “ 7 “ “	100,000 00	100,000 00
Brooklyn Public Park Bonds, ...	100,000 00	90,000 00
Kings County Bonds, ...	87,000 00	78,300 00
Jersey City Bonds, ...	100,000 00	90,000 00
United States 5 per cent. Bonds, ...	1,675,000 00	1,591,250 00
“ 6 “ “	5,400,000 00	5,309,500 00
	\$8,859,250 00	\$8,567,105 00

* Estimated for purpose of permanent investment.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
American Exchange Bank Stock, ...	\$7,000 00	\$5,000 00
Bank of America Stock, ...	11,000 00	7,000 00
Chatham Bank Stock, ...	12,000 00	10,000 00
City Bank Stock, ...	5,000 00	2,000 00
Continental Bank Stock, ...	13,000 00	10,000 00
Corn Exchange Bank Stock, ...	56,000 00	40,000 00
Market Bank Stock, ...	23,000 00	17,000 00
Marine Bank Stock, ...	42,000 00	30,000 00
Mechanics' and Traders' Bank Stock, ...	14,000 00	10,000 00
Merchants' Bank Stock, ...	1,100 00	800 00
Metropolitan Bank Stock, ...	2,500 00	2,000 00
Merchants' Bank of Savannah Stock, ...	22,000 00	6,000 00
Nassau Bank of Brooklyn Stock, ...	19,000 00	12,000 00
New York Exchange Bank Stock, ...	4,500 00	4,000 00
Pacific Bank Stock, ...	1,100 00	800 00
Tradesmen's Bank Stock, ...	2,800 00	2,000 00
Fourth National Bank Stock, ...	5,000 00	4,500 00
Phenix National Bank Stock, ...	1,800 00	1,300 00
United States Fire Insurance Company's Stock, }		
Shoe and Leather Bank Stock, ...	6,000 00	2,000 00
American Trust Co. of New Jersey Stock, ...		
Atlantic and Gulf R. R. Co.'s Guaranteed Stock, }		
Montgomery and West Point R. R. Co.'s Bonds, }	3,000 00 }	5,000 00
Central National Bank Stock, ...		
Atlantic Mutual Insurance Co. Scrip of 1870, ...		
Williamsburg Gas Light Co.'s Certificate of Indebtedness, ...	7,000 00	5,000 00
Brooklyn Gas Light Company's Stock, ...	3,000 00	2,200 00
Nassau Gas Light Company of Brooklyn Stock, ...	3,300 00	2,400 00
Commercial Warehouse Company's Stock, ...	20,000 00	12,000 00
New York Guaranty and Indemnity Co.'s Stock, ...	80,000 00	40,000 00
Union Mutual Insurance Company's Scrip, ...	13,000 00	7,000 00
Ætna Fire Insurance Co. (Hartford) Stock, ...	2,500 00	500 00
International Ocean Telegraph Co.'s Stock, ...	5,000 00	3,000 00
Chicago, Rock Island and Pacific R. R. Co.'s Stock, ...	160,000 00	119,000 00
Delaware and Hudson Canal Company's Stock, ...	73,000 00	58,700 00
Delaware, Lackawanna and Western Railroad Company's Stock, ...	100,000 00	79,000 00
Illinois Central Railroad Company's Stock, ...	9,500 00	6,000 00
Lake Shore and Michigan Southern R. R. Stock, ...	70,000 00	54,000 00
Morris and Essex Railroad Company's Stock, ...	4,500 00	3,000 00
Michigan Central Railroad Company's Stock, ...	22,000 00	17,000 00
Michigan Southern and Northern Indiana Rail- road Company's Stock, Guaranteed, ...	20,000 00	17,000 00
<i>Amounts carried forward, ...</i>	<u>\$851,600 00</u>	<u>\$597,200 00</u>

<i>Amounts brought forward,</i>	\$851,600 00	\$597,200 00
New Jersey Railroad and Transportation Com- pany's Stock, ...	12,000 00	10,000 00
Cleveland, Columbus, Cincinnati and Indian- apolis Railroad Bond, ...		
New York and Harlem Railroad Co.'s Stock, .	36,000 00	28,000 00
New York Central and Hudson River Railroad Company's Stock, ...	84,000 00	62,000 00
New York, New Haven and Hartford Railroad Company's Stock, ...	57,000 00	46,000 00
Panama Railroad Company's Stock, ...	11,000 00	8,000 00
Sixth Avenue Railroad Company's Stock, .	2,000 00	1,200 00
Rensselaer and Saratoga R. R. Co.'s Stock, .	98,000 00	78,500 00
Central Railroad Co. of New Jersey Bonds, .	12,000 00	10,000 00
Chicago and Northwestern R. R. Co.'s Bonds, .	12,500 00	5,000 00
Chicago and Alton Railroad Co.'s Bonds, .	2,000 00	1,500 00
Brooklyn Cent'l and Jamaica R. R. Co.'s Bonds,	16,000 00	13,000 00
Grand River Valley Railroad Co.'s Bonds, .	20,000 00	18,000 00
Great Western Railway Co. of Illinois Bonds, .	1,700 00	1,000 00
Indianapolis and Cincinnati R. R. Co.'s Bonds,	4,500 00	3,000 00
Lake Erie and Wabash Railroad Co.'s Bonds, .	4,800 00	4,000 00
Michigan Southern and Northern Indiana Rail- road Company's Bonds, ...	4,000 00	3,000 00
Milwaukee and St. Paul Railroad Co.'s Bonds,	12,000 00	9,000 00
New York Central Railroad Company's Bonds,	5,500 00	4,200 00
Ohio and Mississippi Railroad Co.'s Bonds, .	90,000 00	73,500 00
Union Pacific R. Co.'s 1st Mortgage Bonds, .	12,000 00	9,000 00
American Dock and Improvement Co.'s Bonds,	9,000 00	7,000 00
Delaware and Hudson Canal Co.'s Bonds, .	50,000 00	35,000 00
Brooklyn Park Bonds, ...	11,000 00	9,000 00
Jersey City Bonds, ...	2,800 00	2,500 00
Missouri State Bonds, ...	1,000 00	800 00
New Haven Bonds, ...	50,000 00	40,000 00
New York State (Bounty Loan) Bonds, . .	12,000 00	10,000 00
New York City Bonds, ...	100,000 00	67,000 00
United States Securities, ...	507,000 00	455,600 00
	<u>\$2,091,400 00</u>	<u>\$1,612,000 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real es- tate owned by the Company, ...	\$450,000 00
Loans on mortgage of real estate (first liens),*	17,000 00
Cash market value of stocks and bonds owned by the Company, ...	8,567,105 00
<i>Amount carried forward,</i>	<u>\$9,034,105 00</u>

* Value of lands mortgaged, ...	\$15,000 00
Value of buildings thereon, ...	22,000 00
Total value of property mortgaged, ...	<u>\$37,000 00</u>
Amount of insurance held as collateral, ...	8,000 00

<i>Amount brought forward,</i>	\$9,034,105 00
Cash loans on collateral security, ...	1,612,000 00
Cash deposited in various banks, ...	1,711,340 59
Interest due and accrued (not included above), ...	9,076 69
Premium notes taken for marine and inland risks, not yet due, \$2,833,302.27; overdue, and not paid, \$113,817.97, ...	2,947,120 24
All other assets and property, ...	300,000 00
Gross present Assets, ...	15,613,642 52

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$115,624 89
Claimed, reported and supposed losses, ...	1,583,902 46
Losses disputed or resisted, including expenses thereon, ...	305,000 00
Net amount of unpaid losses, ...	\$2,004,527 35
Amount required to re-insure all outstanding risks, ...	2,433,258 19
Principal unpaid on scrip ordered to be redeemed, ...	175,000 00
All other debts and obligations; viz., return premiums, \$187,764.86; other demands, \$47,665.65, ...	235,430 51
Gross present Liabilities, except Scrip, ...	4,848,216 05
Surplus as regards Policy-holders, ...	\$10,765,426 47
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, ...	8,129,500 00
Surplus over Scrip, ...	\$2,635,926 47

ATLANTIC AND PACIFIC INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated April 25, 1872. Commenced business May 14, 1873.]

*Secretary, CHESTER D. HOOKER.**Office, No. 158 La Salle Street, Chicago, Illinois.**Attorney to accept service, WM. A. BEATTIE, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
Piatt County, Illinois, Township 10 per cent. Registered Bonds, ...	\$4,000 00	\$4,000 00
United States Bonds, ...	18,100 00	20,718 67
Chicago West Division Railroad Co.'s Stock, ...	3,000 00	4,950 00
Cook County, Illinois, 7 per cent. Bonds, ...	3,000 00	3,000 00
Chicago City Water Loan 7 per cent. Bonds, ...	1,000 00	1,000 00
	\$29,100 00	\$33,668 67

Cash Loans :—

Loaned on personal security, ...	\$9,005 40
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All other Assets and Property owned by the Company :—

Office furniture and personal property, . . .	\$4,257 04
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$5,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	188,921 89
Cash market value of stocks and bonds owned by the Company, ...	33,668 67
Cash loans, ...	9,005 40
Cash on hand in the office of the Company, ...	1,149 24
Cash deposited in various banks, ...	46,079 53
Premiums in course of collection (net), ...	42,062 53
All other assets and property, ...	\$4,257 04
Gross present Assets, ...	\$325,887 26

LIABILITIES.

Adjusted losses and claims unpaid, ...	\$4,214 61
Claimed, reported and supposed losses, ...	3,750 00
Amount required to re-insure all outstanding risks, ...	89,582 78
Due and accrued for rents, salaries and other miscellaneous expenses, ...	475 32
Gross present Liabilities, except Capital Stock, ...	98,022 71
Surplus as regards Policy-holders, ...	\$227,864 55
Paid-up Capital, ...	224,500 00
Surplus over Capital, ...	\$3,364 55

* Value of lands mortgaged, ...	\$386,860 00
Value of buildings thereon, ...	15,000 00
Total value of property mortgaged, ...	\$401,860 00
Amount of insurance held as collateral, ...	9,700 00

ATLAS INSURANCE COMPANY, HARTFORD, CONNECTICUT.

[Incorporated June 11, 1872. Commenced business July 2, 1873.]

J. H. SPRAGUE, *President.**Secretary*, E. B. HUNTINGTON.*Office, Hartford, Connecticut.**Attorney to accept service*, GEO. RIPLEY, *Andover.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States Bonds, 1867, ...	\$10,000 00	\$11,550 00
532 shares National Exchange Bank, Hartford,	26,600 00	31,920 00
51 “ Charter Oak Nat'l Bank, Hartford, .	5,100 00	6,375 00
50 “ First National Bank, Hartford, .	5,000 00	6,750 00
50 “ Mercantile National Bank, Hartford,	5,000 00	6,000 00
100 “ American National Bank, Hartford,	5,000 00	6,000 00
	\$56,700 00	\$68,595 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Cleveland and Pittsburg R. R. Co., .	\$850 00	\$500 00
40 “ National Exchange Bank, . . .	2,500 00	2,500 00
100 “ Toledo, Wabash and Western Rail- road Company, ...	5,000 00	5,000 00
100 “ Milwaukee and St. Paul R. R. Co., .	4,000 00	
20 “ American National Bank, . . .	1,200 00	
10 “ Mercantile National Bank, . . .	1,200 00	1,000 00
162 “ Woven Wire Mattress Company, .	8,100 00	2,500 00
14 “ Delaware and Hudson Canal Co., .	1,610 00	1,500 00
9 “ Ætna Life Insurance Company, .	2,700 00	2,500 00
12 “ United States Trust Company, .	1,400 00	
60 “ Continental Life Insurance Co., .	1,200 00	2,500 00
10 “ Hartford Carpet Company, . . .	2,000 00	
40 “ Willimantic Linen Company, . . .	1,600 00	1,250 00
100 “ Collins Company, ...	900 00	500 00
10 “ First National Bank, ...	1,350 00	1,250 00
7 “ Ætna Life Insurance Company, .	2,100 00	1,250 00
15 “ National Fire Insurance Company, .	1,500 00	1,250 00
10 “ Hartford Bridge Company, . . .	1,600 00	1,250 00
200 “ Norwich Lock Company, ...	5,000 00	2,500 00
46 “ Michigan Central Railroad Co., .	3,680 00	7,500 00
20 “ American National Bank, . . .	1,200 00	
22 “ Delaware and Hudson Canal Co., .	2,530 00	
5 “ Union Manufacturing Company, .	500 00	500 00
20 “ Hartford Steam Boiler and Inspec- tion Insurance Company, . . .	1,200 00	
5 “ National Fire Insurance Company,	500 00	250 00
<i>Amounts carried forward</i> , ...	\$55,420 00	\$35,500 00

<i>Amounts brought forward,</i>	\$55,420 00	\$35,500 00
1 United States Bond,	562 50	500 00
1 Connecticut Western Railroad Co.'s Bond,	800 00	600 00
1 Town of Haddam Bond,	500 00	} 2,500 00
2 Town of Essex Bonds,	2,000 00	
13 Terre Haute and Indianapolis Railroad Co.'s Bonds,	11,700 00	11,133 47
	\$70,982 50	\$50,233 47

Other Cash Loans:—

Loaned to County of Hartford,	\$10,000 00
“ to City of Hartford,	10,000 00
	\$20,000 00

All other Assets and Property owned by the Company:—

Amount due from non-resident stockholders,	\$955 00
Office furniture,	\$3,499 98

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$109,705 82
Cash market value of stocks and bonds owned by the Company,	68,595 00
Cash loans on collateral security,	50,233 47
Other cash loans,	20,000 00
Cash on hand in the office of the Company,	915 94
Cash deposited in various banks,	32,581 05
Interest due and accrued, (not included above),	306 18
Premiums in course of collection (net),	32,209 66
All other assets and property,	\$3,499 98 955 00
Gross present Assets,	\$315,502 12

LIABILITIES.

Adjusted losses and claims, unpaid,	\$1,017 86
Claimed, reported and supposed losses,	15,548 65
Amount required to re-insure all outstanding risks,	82,310 69
Gross present Liabilities, except Capital Stock,	98,877 20
Surplus as regards Policy-holders,	\$216,624 92
Paid-up Capital,	200,000 00
Surplus over Capital	\$16,624 92

* Value of lands mortgaged,	\$247,316 00
Value of buildings thereon,	79,800 00

Total value of property mortgaged,	\$327,116 00
Amount of insurance held as collateral,	22,000 00

BANGOR INSURANCE COMPANY, BANGOR, ME.

[Incorporated February, 1872. Commenced business May, 1872.]

M. LINCOLN, *President.**Secretary, J. S. CHADWICK.**Office, Bangor, Me.**Attorney to accept service, AUGUSTUS S. LOVETT, Boston.*

DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares Orono National Bank, ...	\$6,000 00	\$4,500 00
18 " First National Bank, ...	2,700 00	1,600 00
61 " Mercantile National Bank, ...	3,750 00	2,700 00
20 " Kenduskeag National Bank, ...	2,700 00	1,800 00
24 " Maine Telegraph Company, ...	1,800 00	1,080 00
27 " Bangor Boom Company, ...	2,970 00	1,800 00
1 Burlington and Cedar Rapids R. R. Bond, ...	900 00	975 00
Dexter Town Bonds, ...	2,116 00	1,800 00
Maine Central Railroad Bonds, ...	300 00	270 00
United States 5-20 Bonds, ...	3,300 00	1,800 00
Penobscot Boom and Oldtown Bridge Stock, ...	1,100 00	900 00
Androscoggin and Kennebec Railroad Bonds, ...	6,000 00	4,500 00
United States Bonds, ...		
State of Maine Bonds, ...		
	\$33,636 00	\$23,725 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),*	\$213,660 00
Cash loans on collateral security, ...	23,725 00
Cash on hand in the office of the Company, ...	690 98
Cash deposited in Second National Bank, ...	6,152 50
Interest due and accrued (not included above), ...	26,333 00
Premiums in course of collection (net), ...	11,328 75
Premium notes taken for marine and inland risks, not yet due, \$31,127 88; overdue, and not paid, \$2,200, ...	33,327 88
Gross present Assets, ...	\$315,218 11

LIABILITIES.

Adjusted losses and claims; unpaid, ...	\$8,265 10
Claimed, reported and supposed losses, ...	6,880 00
Amount required to re-insure all outstanding risks, ...	61,551 96
<i>Amounts carried forward, ...</i>	<i>\$76,697 06 \$315,218 11</i>

* Total value of property mortgaged, ... \$459,500 00

<i>Amounts brought forward,</i>	\$76,697 06	\$315,218 11
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	63 22	
Due for borrowed money, ...	42,143 33	
Gross present Liabilities, except Capital Stock, ...		118,903 61
Surplus as regards Policy-holders, ...		\$196,314 50
Paid-up Capital, ...	\$200,520 00	
Net present Assets, ...	196,314 50	
Impairment of Capital, ...		\$4,205 50

BLACK RIVER INSURANCE COMPANY, WATERTOWN, N. Y.

[Incorporated March 23, 1872. Commenced business March 23, 1872.]

GEORGE F. PADDOCK, *President.* *Secretary, pro tem.,* J. P. MOULTON.
Office, Watertown, N. Y.

Attorney to accept service, JAMES GOODMAN, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
City of Manistee (Mich.) Bonds, ...	\$400 00	\$400 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$200 00
Rents due and accrued, ...	60 00
Furniture and safe, ...	\$3,000 00
	\$260 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$18,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	196,376 54
Cash market value of bonds owned by the Company, ...	400 00
Cash on hand in the office of the Company, ...	5,435 12
<i>Amount carried forward,</i>	
	\$220,211 66

* Value of lands mortgaged, ...	\$257,400 00
Value of buildings thereon, ...	224,650 00
Total value of property mortgaged, ...	
Amount of insurance held as collateral, ...	\$482,050 00
	75,650 00

<i>Amount brought forward,</i>	\$220,211 66	
Cash deposited in G. F. Paddock & Co.'s Bank,	56,526 45	
Premiums in course of collection (net), ...	32,177 00	
All other assets and property, . . . \$3,000 00	260 00	
Gross present Assets, ...	—————	\$309,175 11

LIABILITIES.

Adjusted losses and claims, unpaid, . \$9,036 09	
Claimed, reported and supposed losses, 12,000 00	
Losses disputed or resisted, including	
expenses thereon, ... 4,000 00	
Total amount of losses and claims, ————	\$25,036 09
Amount required to re-insure all outstanding	
risks, ...	92,670 81
Due and accrued for rents, salaries and other	
miscellaneous expenses, ...	1,182 11
All other debts and obligations; viz., State	
and local taxes, ...	2,233 11
Gross present Liabilities, except Capital	
Stock, ...	————— 121,122 12
Surplus as regards Policy-holders, ...	\$188,052 99
Paid-up Capital, ...	\$250,000 00
Net present Assets, ...	188,052 99
Impairment of Capital,*	\$61,947 01

BREWERS' FIRE INSURANCE COMPANY OF AMERICA, MILWAUKEE, WISCONSIN.

[Incorporated August 15, 1868. Commenced business April, 1869.]

JACOB OBERMANN, *President.*

Secretary, JOSEPH SCHLITZ.

Office, Milwaukee, Wisconsin.

Attorney to accept service, FRANKLIN T. PHELPS, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
Milwaukee County 8 per cent. Bonds, . . .	\$198,500 00	\$198,500 00
United States 5-20 Bonds, ...	150,000 00	173,843 75
City of Toledo Water Works Bonds, . . .	1,500 00	1,500 00
	—————	—————
	\$350,000 00.	\$373,843 75

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
New Holstein Township 7 per cent. Bonds, .	\$20,000 00	\$15,000 00
Schleswig Township 7 per cent. Bonds, . .	14,000 00	10,000 00
	—————	—————
	\$34,000 00	\$25,000 00

* Capital fully restored since rendering return to this Department.

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$2,100 00	
Cash market value of bonds owned by the Company, ...	373,843 75	
Cash loans on collateral security, ...	25,000 00	
Cash on hand in the office of the Company, ...	103 19	
Cash deposited in various banks, ...	63,563 18	
Interest due and accrued (not included above), ...	450 00	
Premiums in course of collection (net), ...	17,994 54	
Gross present Assets, ...		\$483,054 66

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$14,600 53	
Claimed, reported and supposed losses, ...	11,677 00	
Amount required to re-insure all outstanding risks, ...	210,137 15	
Gross present Liabilities, except Capital Stock, ...		236,414 68
Surplus as regards Policy-holders, ...		\$246,639 98
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$46,639 98

BREWERS' AND MALTSTERS' INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated September 25, 1871. Commenced business September 25, 1871.]

CHAS. W. STANDART, *President*. Secretary, W. B. OGDEN.*Office, No. 139 Broadway, New York.**Attorney to accept service, EDWARD STEARNS, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Currency 6 per cent. Bonds, ...	\$100,000 00	\$114,500 00
New York City Bonds, ...	26,000 00	26,000 00
	\$126,000 00	\$140,500 00

* Value of lands mortgaged, ...	\$4,000 00
Value of buildings thereon, ...	8,000 00
Total value of property mortgaged, ...	\$12,000 00
Amount of insurance held as collateral, ...	5,000 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
15 shares Faneuil Hall Insurance Co., Boston, .	\$1,500 00	\$1,000 00
30 " Exchange Insurance Co., New York,	900 00	500 00
20 " Phenix Insurance Co., New York, .	1,000 00	500 00
Indiana and Illinois Central Railway, . .	1,000 00	500 00
75 shares Phenix Insurance Co, New York, .	3,750 00	6,000 00
15 " Continental Insurance Co., New York,	1,500 00	
10 " Empire City Ins. Co., New York, .	1,000 00	
10 " Faneuil Hall Insurance Co., Boston, .	100 00	
	\$11,650 00	\$8,500 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$10,000 00
Re-insurance on losses paid, ...	20,840 50
Office furniture, ...	\$3,273 82
	\$30,840 50

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),*	\$14,000 00
Cash market value of bonds owned by the Co.,	140,500 00
Cash loans on collateral security, ...	8,500 00
Cash on hand in the office of the Company, .	913 07
Cash deposited in Nassau Bank, ...	14,404 32
Interest due and accrued (not included above),	808 53
Premiums in course of collection (net), . .	46,732 96
Premium notes taken for marine and inland risks, not yet due, ...	33,603 49
All other assets and property, . . . \$3,273 82	30,840 50
Gross present Assets, ...	\$290,302 87

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$2,900 00
Claimed, reported and supposed losses, ...	9,000 00
Losses disputed or resisted, including expenses thereon, ...	600 00
Total am't of losses and claims, —————	\$12,500 00
Amount required to re-insure all outstanding risks, ...	69,621 70
<i>Amounts carried forward, ...</i>	<i>\$82,121 70</i>
	\$290,302 87

* Value of lands mortgaged, ...	\$13,000 00
Value of buildings thereon, ...	19,000 00
Total value of property mortgaged, ...	\$32,000 00
Amount of insurance held as collateral, ...	17,000 00

<i>Amounts brought forward,</i>	\$82,121 70	\$290,302 87
Due and accrued for rents, salaries and other miscellaneous expenses,	612 50	
All other debts and obligations; viz., return premiums,	381 04	
Gross present Liabilities, except Capital Stock,		83,115 24
Surplus as regards Policy-holders,		\$207,187 63
Paid-up Capital,		200,000 00
Surplus over Capital,		\$7,187 63

BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N. Y.

[Incorporated February 15, 1867. Commenced business February 16, 1867.]

PHILIP BECKER, *President.* Secretary, ALEXANDER MARTIN.

Office, No. 495 Main Street, Buffalo, New York.

Attorney to accept service, JOHN W. CARTWRIGHT, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, 1865,	\$77,500 00	\$125,377 50
“ “ “ Coupon Bonds, 1865,	32,000 00	
“ “ 10-40 Registered Bonds,	30,000 00	
Buffalo City Bonds,	25,000 00	25,000 00
Toledo City Bonds,	3,000 00	3,000 00
Buffalo, New York and Philad'a R. R. Bonds,	25,000 00	21,250 00
Lake Shore and Mich. Southern R. R. Bonds,	25,000 00	23,500 00
Ætna Insurance Company's Stock (New York),	10,000 00	10,000 00
	\$227,500 00	\$241,427 50

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
150 shares Manuf'rs' and Traders' Bank,	\$7,500 00	\$8,000 00
23 “ “ Buffalo, N. York and Philad'a R. R.,	1,840 00	
1 “ German Bank, Buffalo, New York,	1,000 00	900 00
20 “ Third National B'k, Buffalo, N. Y.,	2,000 00	5,000 00
5 “ German Bank, Buffalo, New York,	5,000 00	
1 “ “ “ “ “	1,000 00	2,000 00
20 “ Ætna Insurance Company, N. York,	2,000 00	
10 “ Third National Bank, Buffalo, N. Y.,	1,000 00	500 00
	\$21,340 00	\$16,400 00

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued,	\$800 00
Re-insurance due on losses paid,	184 80
Office furniture and fixtures,	\$1,500 00
	\$984 80

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$52,000 00	
Loans on mortgages of real estate, (first liens), including interest due or accrued thereon,*	39,038 99	
Cash market value of stocks and bonds owned by the Company, ...	241,427 50	
Cash loans on collateral security, ...	16,400 00	
Cash on hand in the office of the Company, ...	7,531 00	
Cash deposited in various banks, ...	85,476 83	
Interest due and accrued (not included above), ...	603 50	
Premiums in course of collection (net), ...	2,151 29	
Premium notes taken for marine and inland risks, not yet due, \$1,630.65; overdue, and not paid, \$28.80, ...	1,659 45	
All other assets and property, . . . \$1,500 00	984 80	
Gross present Assets, ...		\$447,273 36

LIABILITIES.

Claimed, reported and supposed losses, ...	\$5,570 00	
Losses disputed or resisted, including expenses thereon, ...	4,305 00	
Amount required to re-insure all outstanding risks, ...	96,546 68	
Gross present Liabilities, except Capital Stock, ...		106,421 68
Surplus as regards Policy-holders, ...	\$340,851 68	
Paid-up Capital, ...	200,000 00	
Surplus over Capital, ...		\$140,851 68

CAPITAL CITY INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated February 1, 1865. Commenced business February 1, 1865.]

FRANK CHAMBERLAIN, *President.**Secretary,* JAMES F. CROSBY.*Office, No. 438-440, Broadway, Albany, N. Y.**Attorney to accept service, H. V. FREEMAN, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 6's, Registered Bonds, 1881, ...	\$86,000 00	\$99,760 00
“ “ 5-20 Registered Bonds, 1867, ...	54,500 00	63,220 00
Central Pacific R. R. 1st Mortgage Gold Bonds, ...	11,000 00	10,587 50
	\$151,500 00	\$173,567 50

* Value of lands mortgaged, ... \$61,845 00

Value of buildings thereon, ... 81,875 00

Total value of property mortgaged, ... \$143,720 00

Amount of insurance held as collateral, ... 23,560 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
34 shares Merchants' Nat'l B'k, Albany, N. Y.,	\$3,400 00	\$3,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the		
Company,		\$173,567 50
Cash loans on collateral security,	3,000 00	
Cash on hand in the office of the Company,	317 88	
Cash deposited in Mechanics' and Farmers' B'k,	6,563 00	
Interest due and accrued (not included above),	5,031 48	
Premiums in course of collection (net),	2,711 61	
Gross present Assets,	—————	\$191,191 47

LIABILITIES.

Adjusted losses and claims, unpaid,	\$1,677 00	
Amount required to re-insure all outstanding risks,	15,612 07	
Due and accrued for rents, salaries, and other miscellaneous expenses,	475 49	
Gross present Liabilities, except Capital Stock,	—————	17,764 56
Surplus, as regards Policy-holders,		\$173,426 91
Paid-up Capital,		150,000 00
Surplus over Capital,		\$23,426 91

CITIZENS' INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1836. Commenced business April, 1837.]

JAMES M. M'LEAN, *President.* Secretary, EDWARD A. WALTON.*Office, No. 156 Broadway, New York, N. Y.**Attorney to accept service, WM. H. ELLISON, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, 1867,	\$100,000 00	\$115,500 00
“ “ 6 per ct. Registered Bonds, 1881,	50,000 00	58,000 00
“ “ 5-20 Coupon Bonds, 1865,	95,000 00	109,725 00
State of Virginia 6 per cent. Bonds,	30,000 00	11,000 00
State of South Carolina 6 per cent. Bonds,	20,000 00	1,600 00
Lake Shore and Michigan Southern R. R. Bonds,	50,000 00	47,000 00
National Citizens' Bank Stock,	15,000 00	21,000 00
	—————	—————
	\$360,000 00	\$363,825 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Manhattan Life Insurance Stock, ...	\$4,000 00	\$1,500 00
“ “ “ “	4,000 00	2,000 00
National Citizens' Bank Stock, ...	1,400 00	1,200 00
“ “ “ “	5,950 00	6,500 00
Harlem Bank Stock, ...	2,500 00	
National Butchers' and Drovers' Bank Stock, ...	3,375 00	2,500 00
New York Balance Dock Co.'s Stock, ...	1,500 00	1,200 00
Bank of the Metropolis Stock, ...	2,500 00	7,500 00
Real Estate Trust Co.'s Stock, ...	4,000 00	
Metropolitan Gas-Light Co.'s Stock, ...	3,000 00	
“ “ “ “	7,500 00	4,500 00
“ “ “ “	15,000 00	20,000 00
Union Trust Co.'s Stock, ...	18,750 00	
“ “ “ “	9,750 00	10,000 00
“ “ “ “	3,125 00	14,400 00
New York, New Haven and Hartford R.R. Stock, ...	12,200 00	
“ “ “ “ “ “	12,200 00	13,000 00
New York Central and Hudson River R.R. St'ck, ...	2,000 00	
New York Mutual Gas-Light Co.'s Stock, ...	1,400 00	
New York Steamboat Co.'s Bonds, ...	3,000 00	50,000 00
Manhattan Gas-Light Co.'s Stock, ...	10,000 00	
Lake Shore and Michigan Southern R. R. Stock, ...	3,160 00	
“ “ “ “ “ “ Bonds, ...	56,400 00	50,000 00
New York Central and Hudson River Railroad Bonds, ...	1,000 00	
United States 5-20 Bonds, 1865, ...	11,550 00	10,000 00
	<u>\$199,260 00</u>	<u>\$150,150 00</u>

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, ...	\$500 00
Due for re-insurance on losses paid, ...	10 00
	<u>\$510 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$45,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	130,506 87
Cash market value of stocks and bonds owned by the Company, ...	363,825 00
<i>Amount carried forward, ...</i>	<u>\$539,331 87</u>

* Value of lands mortgaged, ...	\$210,000 00
Value of buildings thereon, ...	144,500 00
Total value of property mortgaged, ...	<u>\$354,500 00</u>
Amount of insurance held as collateral, ...	95,050 00

<i>Amount brought forward,</i>		\$539,331 87
Cash loans on collateral security,	\$150,150 00	
Loan in excess of collateral,	250 00	
		149,900 00
Cash deposited in various banks,	15,958 98	
Interest due and accrued (not included above),	2,850 87	
Premiums in course of collection (net),	21,073 15	
All other assets and property,	510 00	
Gross present Assets,		\$729,624 87

LIABILITIES.

Claimed, reported and supposed losses,	\$11,650 00	
Losses disputed or resisted, including expenses thereon,	4,500 00	
Total am't of losses and claims,	\$16,150 00	
Less re-insurance,	10 00	
Net amount of unpaid losses,		\$16,140 00
Amount required to re-insure all outstanding risks,	183,541 88	
Interest due or unpaid on scrip,	28 50	
Cash dividends to stockholders, declared and unpaid,	482 30	
Due and accrued for rents, salaries, and other miscellaneous expenses,	1,500 00	
All other debts and obligations; viz., return premiums,	600 00	
Gross present Liabilities, except Capital Stock and Scrip,*		202,292 68
Surplus as regards Policy-holders,		\$527,332 19
Paid-up Capital,		300,000 00
Surplus over Capital,		\$227,332 19

* Outstanding scrip, \$150,000.

CITIZENS' INSURANCE COMPANY, NEWARK, N. J.

[Incorporated April 23, 1869. Commenced business May 1, 1869.]

JAMES G. DARLING, *President.**Secretary*, A. PAUL SCHARFF.*Office*, Newark, N. J.*Attorney to accept service*, H. K. MERRIFIELD, Worcester.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
Essex County Road and Improvement Bond, .	\$5,000 00	\$5,000 00
Essex County Bounty Bonds, ...	300 00	300 00
Passaic County Bonds, ...	500 00	500 00
Citizens' Gas-Light Company's Convertible Mortgage Bonds, ...	8,000 00	8,000 00
Newark and New York Railroad Bond, . .	1,000 00	1,000 00
	\$14,800 00	\$14,800 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
First National Bank Stock, ...	\$4,050 00	\$3,600 00
North Ward National Bank Stock, ...	2,500 00	2,500 00
“ “ “ “ “	2,400 00	2,100 00
Citizens' Gas-Light Company's Bond, . .	1,000 00	1,000 00
Mechanics' National Bank Stock, Trenton, N. J.,	4,000 00	3,000 00
Essex County National Bank Stock, . . .	3,000 00	2,000 00
Manufacturers' National Bank Stock, . .	1,000 00	850 00
First National Bank Stock, ...	1,350 00	1,000 00
Citizens' Gas-Light Company's Bond, . .	2,500 00	2,000 00
Citizens' Insurance Company's Stock, . .	550 00	280 00
Bond and mortgage, ...	18,000 00	14,000 00
	\$40,350 00	\$32,330 00

Other Cash Loans:—

Loaned on personal security, ...	\$670 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$191,781 07
Cash market value of bonds owned by the Company, ...	14,800 00
Cash loans on collateral security, ...	32,330 00
Other cash loans, ...	670 00
Cash on hand in the office of the Company, .	8,770 84
Cash deposited in various banks, ...	53,869 72
Amount carried forward, ...	\$302,221 63

* Total value of property mortgaged, ... \$715,250 00
Amount of insurance held as collateral, ... 104,500 00

<i>Amount brought forward,</i>	\$302,221 63
Interest due and accrued (not included above), ...	1,152 66
Premiums in course of collection (net), ...	30,080 30
Gross present Assets, ...	<u>\$333,454 59*</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$2,951 42
Claimed, reported and supposed losses, ...	12,409 00
Losses disputed or resisted, including expenses thereon, ...	250 00
Total am't of losses and claims, ...	<u>\$15,610 42</u>
Amount required to re-insure all outstanding risks, ...	94,264 03
Due and accrued for rents, salaries and other miscellaneous expenses, ...	7,219 27
Gross present Liabilities, except Capital Stock and Scrip,†	<u>117,093 72</u>
Surplus as regards Policy-holders, ...	\$216,360 87
Paid-up Capital, ...	<u>200,000 00</u>
Surplus over Capital, ...	\$16,360 87

CITIZENS' INSURANCE COMPANY OF MISSOURI, ST. LOUIS, MO.

[Incorporated February 2, 1837. Commenced business February, 1837.]

E. O. STANARD, *President.**Secretary,* H. D. M'LEAN.*Office, St. Louis, Missouri.**Attorney to accept service,* GEO. O. CARPENTER, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
North Missouri Railroad 1st Mortgage Bonds, ...	\$100,000 00	\$90,000 00
State of Missouri 6 per cent. Bonds, ...	50,000 00	46,500 00
City of St. Louis (gold) Bonds, ...	50,000 00	48,500 00
50 shares St. Louis Chamber of Commerce, (30 per cent. paid) Stock, ...	1,500 00	1,500 00
11 “ Yarger Mill Company, ...	1,100 00	5,500 00
	<u>\$202,600 00</u>	<u>\$192,000 00</u>

* This Company also holds directors' notes amounting to \$60,000, partly secured and pledged for payment of losses.

† Outstanding scrip, \$1,515.

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
20 shares Bartholow Lewis & Co. Bank, ...	\$2,000 00	\$2,000 00
30 “ Second National Bank, ...	3,000 00	3,000 00
50 “ Pratt and Fox Manufacturing Co., ...	3,500 00	2,000 00
50 “ Venice Elevator, ...	4,000 00	4,000 00
50 “ “ “	4,000 00	4,000 00
	\$16,500 00	\$15,000 00

Other Cash Loans :—

Loaned on personal security, ...	\$50,373 77
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$56,966 00
Cash market value of stocks and bonds owned by the Company, ...	192,000 00
Cash loans on collateral security, ...	15,000 00
Other cash loans, ...	50,373 77
Cash on hand in the office of the Company, ...	1,553 80
Cash deposited in various banks, ...	34,079 52
Interest due and accrued (not included above), ...	6,500 00
Premiums in course of collection (net), ...	13,483 59
Gross present Assets, ...	\$369,956 68

LIABILITIES.

Claimed, reported and supposed losses, ...	\$4,216 00
Losses disputed or resisted, including expenses thereon, ...	5,000 00
Amount required to re-insure all outstanding risks, ...	52,701 00
Cash dividends to stockholders, declared and unpaid, ...	2,042 00
Gross present Liabilities, except Capital Stock, ...	63,959 00
Surplus as regards Policy-holders, ...	\$305,997 68
Paid-up Capital, ...	200,000 00
Surplus over Capital, ...	\$105,997 68

* Value of lands mortgaged, ...	\$70,000 00
Value of buildings thereon, ...	58,000 00
Total value of property mortgaged, ...	\$128,000 00

CITY INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated January, 1864. Commenced business April, 1864.]

GEORGE L. CLARKE, *President.**Secretary,* EDWARD S. BABBITT.*Office, Providence, Rhode Island.**Attorney to accept service, JOHN W. PORTER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and other Securities owned by the Company:—

	Par value.	Market value.
City of Providence Note, ...	\$5,000 00	\$5,000 00
“ “ “	4,500 00	4,500 00
600 shares Nat'l B'k of Commerce, Providence,	30,000 00	32,600 00
120 “ First National Bank, Providence, .	12,000 00	12,000 00
200 “ Weybosset Bank, Providence, . .	10,000 00	12,600 00
160 “ Roger Williams Nat'l Bank, Prov., .	12,000 00	13,600 00
50 “ Second National Bank, Providence,	5,000 00	5,000 00
200 “ Rhode Island Nat'l B'k, Providence,	5,000 00	5,200 00
50 “ Northern Bank, Providence, . .	5,000 00	5,000 00
53 “ Merchants' Nat'l Bank, Providence,	2,650 00	3,180 00
37 “ City National Bank, Providence, .	1,850 00	2,220 00
10 “ Nat'l B'k of N. America, Providence,	500 00	600 00
4 “ Union Bank, ...	200 00	200 00
3 “ Eagle National Bank, Providence, .	150 00	195 00
	\$93,850 00	\$101,895 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares American Diamond Drill Co., N. Y.,	\$4,500 00	\$4,011 66
80 “ City Insurance Company, ...	3,000 00 }	2,045 00 }
30 “ Northern Bank, Providence, . . .		
50 “ Blackstone Canal Nat'l B'k, Prov., .		
40 “ Willimantic Gas Company, ...	1,000 00	625 00
10 “ Lackawanna Coal and Western Rail- road Company, ...	500 00	312 50
30 “ Grocers' and Producers' Bank, . .	1,500 00	1,000 00
30 “ Sagamore Mills, ...	3,000 00	1,200 00
11 “ Adams Express Company, ...	1,000 00	1,000 00
Franklin Savings Bank, ...	253 00	190 00
33 “ 9th Ward Land Co., Providence, .	3,000 00	1,063 93
30 “ Pacific National Bank, ...	1,500 00	1,200 00
3 “ Erie Avenue Land Company, . . .	2,800 00	2,200 19
20 “ Providence Gas Company, ...	1,500 00	1,400 00
	\$24,953 00	\$17,498 28

All other Assets and Property owned by the Company:—

Office furniture and property, ... \$1,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$7,015 50
Cash market value of stocks and securities owned by the Company, ...	101,895 00
Cash loans on collateral security, ...	17,498 28
Cash on hand in the office of the Company, .	686 36
Cash deposited in various banks, ...	32,827 65
Interest due and accrued (not included above),	1,500 00
Premiums in course of collection (net), . .	17,406 27
All other assets and property, . . . \$1,500 00	
Gross present Assets, ...	<u>\$178,829 06</u>

LIABILITIES.

Adjusted losses and claims, un- paid, ...	\$1,892 65
Claimed, reported and supposed losses, ...	1,972 00
Losses disputed or resisted, in- cluding expenses thereon, ...	<u>1,000 00</u>
Total amount of losses and claims, ...	\$4,864 65
Less salvage claims, ...	625 00
Net amount of unpaid losses, ...	<u>\$4,239 65</u>
Amount required to re-insure all outstanding risks, ...	65,531 85
Cash dividends to stockholders, declared and unpaid, ...	855 00
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	200 00
All other debts and obligations; viz., State and local taxes, ...	500 00
Gross present Liabilities, except Capital Stock, ...	<u>71,326 50</u>
Surplus as regards Policy-holders, ...	\$107,502 56
Paid-up Capital, ...	<u>100,000 00</u>
Surplus over Capital, ...	\$7,502 56

* Value of lands mortgaged, ...	\$5,000 00
Value of buildings thereon, ...	6,500 00
Total value of property mortgaged, ...	\$11,500 00
Amount of insurance held as collateral, ...	8,000 00

CITY FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

SAMUEL TOWNSEND, *President**Secretary*, DAVID J. BLANVELT.*Office, No. 111 Broadway, New York, N. Y.**Attorney to accept service, WILLIAM A. BEATTIE, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
1,800 shares Tradesmen's National Bank, New York, ...	\$72,000 00	\$104,400 00
United States 5-20 Registered Bonds, 1867, ...	15,000 00	17,400 00
“ “ 5-20 Coupon Bonds, 1865, ...	10,000 00	11,600 00
	\$97,000 00	\$133,400 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$3,500 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	285,709 09	
Cash market value of stocks and bonds owned by the Company, ...	133,400 00	
Cash on hand in the office of the Company, ...	1,612 69	
Cash deposited in various banks, ...	10,482 39	
Interest due and accrued (not included above), ...	4,350 00	
Premiums in course of collection (net), ...	3,165 63	
Gross present Assets, ...		\$442,219 80

LIABILITIES.

Claimed, reported and supposed losses, ...	\$1,293 46	
Amount required to re-insure all outstanding risks, ...	37,282 90	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	1,100 00	
All other debts and obligations; viz, State and local taxes, \$400; return premiums, \$15.21, ...	415 21	
Gross present Liabilities, except Capital Stock, ...		40,091 57
Surplus as regards Policy-holders, ...		\$402,128 23
Paid-up Capital, ...		210,000 00
Surplus over Capital, ...		
		\$192,128 23

* Value of lands mortgaged, ...	\$286,800 00
Value of buildings thereon, ...	368,000 00
Total value of property mortgaged, ...	
Amount of insurance held as collateral, ...	\$654,800 00
	245,300 00

CLAY FIRE AND MARINE INSURANCE COMPANY, NEWPORT,
KENTUCKY.

[Incorporated March 10, 1856. Commenced business July 20, 1856.]

JOB THOMPSON, *President.**Secretary, D. WOLFF.**Office, Newport, Kentucky.**Attorney to accept service, JOEL W. FLETCHER, Cambridge.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
City of Dayton (Ky.) 10 per cent. Bonds, . . .	\$18,947 60	\$18,947 60
City of Newport (Ky.) 7 $\frac{3}{10}$ and 8 per ct. Bonds, . . .	40,000 00	40,000 00
City of Covington (Ky.) Bonds, ...	5,000 00	5,000 00
	\$63,947 60	\$63,947 60

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
City of Dayton (Ky.) Bonds, ...	\$10,078 00	\$7,378 00
United States 5-20 Bonds, 1867, ...	4,025 00	2,669 96
Cincinnati (Ohio) Gas Company Stock, ...	1,900 00	1,100 00
	\$16,003 00	\$11,147 96

All other Assets and Property owned by the Company :—

	Cash value.
Rents due and accrued, ...	\$230 00
Office furniture, ...	\$1,156 50

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$11,200 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	158,245 62
Cash market value of bonds owned by the Company, ...	63,947 60
Cash loans on collateral security, ...	11,147 96
Cash on hand in the office of the Company, ...	141 14
Cash deposited in bank, ...	22,100 00
Interest due and accrued (not included above), ...	1,375 64
Premiums in course of collection (net), ...	35,815 59
Premium notes taken for marine and inland risks, not yet due, \$242.25; overdue and not paid, \$281.60, ...	523 85
<i>Amount carried forward, ...</i>	<i>\$304,497 40</i>

* Value of lands mortgaged, ...	\$295,950 00
Value of buildings thereon, ...	214,350 00
Total value of property mortgaged, ...	\$510,300 00
Amount of insurance held as collateral, ...	83,000 00

<i>Amount brought forward,</i>	\$304,497 40	
All other assets and property, . . . \$1,156 50	230 00	
Gross present Assets, ...	—————	\$304,727 40

LIABILITIES.

Claimed reported and supposed losses, ...	\$10,500 00	
Less re-insurance, \$3,000; salvage claims, \$500, ...	3,500 00	
Net amount of unpaid losses, ...	—————	\$7,000 00
Amount required to re-insure all outstanding risks, ...	91,683 96	
Gross present Liabilities, except Capital Stock, ...	—————	98,683 96
Surplus as regards Policy-holders, ...		\$206,043 44
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$6,043 44

CLINTON FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July, 1850. Commenced business July 11, 1850.]

JAMES B. AMES, *President*.*Secretary*, JOHN BARRY.*Office, No. 156 Broadway, New York, N. Y.**Attorney to accept service*, CHARLES H. FROTHINGHAM, *Boston*.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, 1867, . . .	\$80,000 00	\$92,800 00
“ “ “ “ 1881, . . .	5,000 00	5,800 00
“ “ “ “ 1881, . . .	1,000 00	1,160 00
“ “ “ “ 1881, . . .	50,000 00	58,000 00
“ “ 6 per cent. Currency Bonds, . . .	50,000 00	57,000 00
Delaware and Hudson Canal Co.'s Bonds, . . .	30,000 00	30,000 00
	—————	—————
	\$216,000 00	\$244,760 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Bonds, 1867, ...	\$1,160 00	\$1,000 00
“ “ “ “	1,160 00	1,000 00
“ “ “ “	4,640 00	4,000 00
“ “ “ “	2,320 00	1,500 00
“ “ “ “	5,800 00	5,000 00
“ “ “ 1881, ...	1,160 00	1,000 00
46 shares National Bank of Commerce, . . .	5,152 00	10,000 00
100 “ New York Central and Hudson River Railroad, ...	10,000 00	
	—————	
<i>Amounts carried forward,</i>	\$31,392 00	\$23,500 00

<i>Amounts brought forward,</i>		\$31,392 00	\$23,500 00
50 shares Bank of State of New York,		5,250 00	5,000 00
54 " Tradesman's National Bank,		3,024 00	
50 " East River National Bank,		1,312 50	2,000 00
13 " St. Nicholas National Bank,		1,300 00	
300 " Union National Bank,		19,200 00	12,000 00
35 " Grocers' National Bank,		1,400 00	1,200 00
10 " Delaware and Hudson Canal Co.,		1,150 00	1,000 00
		<u>\$64,028 50</u>	<u>\$44,700 00</u>

All other Assets and Property owned by the Company:—

Postage stamps,			Cash value.
Office furniture,		\$3,000 00	\$4 80

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$99,710 75	
Cash market value of bonds owned by the Company,	244,760 00	
Cash loans on collateral security,	44,700 00	
Cash on hand in the office of the Company,	5,691 89	
Cash deposited in American Exchange Na- tional Bank,	24,845 33	
Interest due and accrued (not included above),	1,803 22	
Premiums in course of collection (net),	13,678 15	
All other assets and property,	\$3,000 00	4 80
Gross present Assets,		<u>\$435,194 14</u>

LIABILITIES.

Claimed, reported and supposed losses,	\$1,090 00	
Losses disputed or resisted, including expenses thereon,	6,000 00	
Amount required to re-insure all outstanding risks,	79,356 85	
Due and accrued for rents, salaries, and other miscellaneous expenses,	1,000 00	
All other debts and obligations; viz., return premiums, \$1,031.31; stationery, \$378.10; re-insurance, \$697.82,	2,107 23	
Gross present Liabilities, except Capital Stock,		<u>89,554 08</u>
Surplus as regards Policy-holders,		\$345,640 06
Paid-up Capital,		<u>250,000 00</u>
Surplus over Capital,		\$95,640 06

* Value of lands mortgaged,	\$226,000 00
Value of buildings thereon,	120,000 00
Total value of property mortgaged,	\$346,000 00
Amount of insurance held as collateral,	84,100 00

COLUMBIA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 24, 1853. Commenced business March, 1853.]

ALFRED DOUGLAS, *President.**Secretary,* JOHN B. ARTHUR.*Office, No. 161 Broadway, New York, N. Y.**Attorney to accept service,* EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
United States 10-40 Bonds, ...	\$55,000 00	\$61,462 50
“ “ 5-20 Bonds, ...	71,300 00	82,951 50
“ “ 1881 Bonds, ...	10,000 00	11,650 00
“ “ Currency Bonds, ...	20,000 00	22,900 00
Tennessee State Bonds, ...	20,000 00	16,400 00
	\$176,300 00	\$195,364 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
20 shares Niagara Fire Insurance Co., . . .	\$1,000 00	\$300 00
50 “ Standard Fire Insurance Co., . . .	2,500 00	2,000 00
112 “ Home Fire Insurance Co., . . .	11,200 00	10,000 00
5000 “ People’s Gas Light Co., . . .	5,100 00	11,000 00
100 “ German American Bank, . . .	8,900 00	
34 “ Standard Insurance Co., . . .	1,700 00	
22 “ American Insurance Co., . . .	1,650 00	
114 “ Relief Insurance Co., . . .	5,700 00	3,500 00
5 “ Merchants’ Insurance Co., . . .	375 00	500 00
10 “ New York Equitable Ins. Co., . . .	581 00	
60 “ Fourth National Bank, . . .	6,240 00	5,366 50
214 “ Del. Lack. and Western Railroad, . .	10,700 00	25,000 00
100 “ Chicago, Burl. and Quincy R. R., . .	10,000 00	
100 “ Lake Shore Railroad, . . .	8,175 00	
2000 Union Pacific First Mortgage Bonds, .	1,680 00	11,000 00
West Farms 7 per cent. Bonds, . . .	1,500 00	
New York Bridge Bonds, . . .	6,000 00	
Brooklyn Water Loan, . . .	5,000 00	
East Chester Town Bond, . . .	1,000 00	3,000 00
100 shares People’s Bank, . . .	3,500 00	
40 “ Chatham Bank, . . .	1,250 00	1,500 00
5 “ Bank of State of New York, . . .	540 00	
20 “ Merchants’ Exchange Bank, . . .	900 00	
46 “ Commercial National B’k, Albany, .	1,050 00	
United States 5-20 Bonds, . . .	46,400 00	40,000 00
Bonds and Mortgage (W. B. Cozzens), . .	1,000 00	1,000 00
50 shares Fourth National Bank, . . .	5,000 00	3,000 00
	\$148,641 00	\$117,166 50

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$37,263 83
Cash market value of bonds owned by the Company, ...	195,364 00
Cash loans on collateral security, ...	117,166 50
Cash on hand in the office of the Company, ...	7,592 44
Cash deposited in Fourth National Bank, ...	20,908 38
Interest due and accrued (not included above), ...	1,714 92
Premiums in course of collection (net), ...	17,479 51
Premium notes taken for marine and inland risks, not yet due, ...	1,786 50
Gross present Assets, ...	<u>\$399,276 08</u>

LIABILITIES.

Claimed, reported and supposed losses, ...	\$8,306 75
Losses disputed or resisted, in- cluding expenses thereon, ...	<u>4,000 00</u>
Total amount of losses and claims, ...	\$12,306 75
Less salvage claims, ...	2,300 00
Net amount of unpaid losses, ...	<u>\$10,006 75</u>
Amount required to re-insure all outstanding risks, ...	68,920 00
Gross present Liabilities, except Capital Stock, ...	<u>78,926 75</u>
Surplus as regards Policy-holders, ...	\$320,349 33
Paid-up Capital, ...	<u>300,000 00</u>
Surplus over Capital, ...	\$20,349 33

* Value of lands mortgaged, ...	\$54,000 00
Value of buildings thereon, ...	42,000 00
Total value of property mortgaged, ...	<u>\$96,000 00</u>

COMMERCE INSURANCE COMPANY, ALBANY, NEW YORK.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

ADAM VAN ALLEN, *President.**Secretary,* RICHARD V. DEWITT.*Office, Albany, N. Y.**Attorney to accept service, WM. B. SEARS, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States Registered Currency Bonds, .	\$230,000 00	\$262,200 00
125 shares First National Bank, Albany, N. Y.,	12,500 00	21,250 00
	\$242,500 00	\$283,450 00

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, ...	\$492 67

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$45,000 00
Cash market value of stocks and bonds owned by the Company, ...	283,450 00
Cash on hand in the office of the Company, .	3,000 41
Cash deposited in First National B'k, Albany,	32,418 25
Interest due and accrued (not included above),	250 00
Premiums in course of collection (net), . .	4,910 39
All other assets and property, ...	492 67
Gross present Assets, ...	
	\$369,521 72

LIABILITIES.

Adjusted losses and claims unpaid, ...	\$2,700 00
Claimed, reported and supposed losses, ...	5,950 00
Losses disputed or resisted, including expenses thereon, ...	9,000 00
Total am't of losses and claims, ...	
	\$17,650 00
Amount required to re-insure all outstanding risks, ...	103,766 55
All other debts and obligations; viz., return premiums, ...	870 33
Gross present Liabilities, except Capital Stock, ...	
	122,286 88
Surplus as regards Policy-holders, ...	\$247,234 84
Paid-up Capital, ...	200,000 00
Surplus over Capital, ...	\$47,234 84

COMMERCE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 12, 1859. Commenced business April 18, 1859.]

BENJ. BABCOCK, *President*.*Secretary*, WILLIAM E. HOXIE.*Office, No. 104 Broadway, New York City.**Attorney to accept service, T. T. SAWYER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
United States 6 per ct. Registered Bonds, 1881,	\$100,000 00	\$116,500 00
“ “ 6 per ct. Reg'd Currency Bonds,	45,000 00	51,525 00
“ “ 5 per ct. Registered 10-40 Bonds,	26,000 00	29,120 00
New York State Loan and Trust Co.'s Stock, .	5,000 00	5,000 00
	\$176,000 00	\$202,145 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$56,326 66
Cash market value of stocks and bonds owned by the Company, ...	202,145 00
Cash deposited in Leather Manufac. Nat'l B'k,	5,398 74
Premiums in course of collection (net), . . .	3,426 97
Gross present Assets, ...	\$267,297 37

LIABILITIES.

Claimed, reported and supposed losses; . . .	\$600 00
Amount required to re-insure all outstanding risks, ...	38,703 65
Due and accrued for rents, ...	900 00
Gross present Liabilities, except Capital Stock, ...	40,203 65
Surplus as regards Policy-holders, ...	\$227,093 72
Paid-up Capital, ...	200,000 00
Surplus over Capital, ...	\$27,093 72

* Value of lands mortgaged, ...	\$87,500 00
Value of buildings thereon, ...	70,000 00
Total value of property mortgaged, ...	\$157,500 00
Amount of insurance held as collateral, ...	25,000 00

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

M. BENNETT, Jr., *President.**Secretary,* CHARLES R. BURT.*Office, No. 12 State Street, Hartford, Conn.**Attorney to accept service,* HORACE E. DARLING, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, 1881, . . .	\$120,000 00	\$141,600 00
“ “ 5-20 Bonds, 1867, . . .	30,000 00	35,400 00
State of Connecticut 6 per cent. Bonds, . . .	30,000 00	29,700 00
City of New Britain Water Loan 7 per cent. Bonds, ...	5,000 00	4,950 00
City of Hartford 6 per cent. Bonds, . . .	25,000 00	23,750 00
City of Hartford School Bonds, . . .	3,500 00	3,500 00
Cinn. and Ind. R. R. Co.'s 7 per cent. Bonds, .	10,000 00	8,500 00
Chicago, Dubuque and Minn. R. R. Co.'s Bonds,	10,000 00	7,500 00
Michigan Central R. R. Co.'s 7 per cent. Bonds,	20,000 00	18,400 00
Jackson, Lansing and Saginaw R. R. Co.'s 8 per cent. Bonds, ...	40,000 00	40,000 00
Chicago and Iowa R. R. Co.'s 8 per cent. Bonds,	20,000 00	17,000 00
Burlington and Missouri River R. R. Co.'s 8 per cent. Bonds, ...	10,000 00	9,200 00
N. Y., N. H. and H. R. R. Co.'s guaranteed 7 per cent. Bonds, ...	40,000 00	40,000 00
215 shares Importers' and Traders' Nat'l Bank, New York, ...	21,500 00	38,700 00
268 “ Farmers' and Mechanics' Nat'l Bank, Hartford, ...	26,800 00	34,304 00
200 “ National Exchange Bank, Hartford,	10,000 00	12,000 00
235 “ Hartford National Bank, Hartford, .	23,500 00	36,895 00
200 “ First Nat'l Bank, Hartford, . . .	20,000 00	28,000 00
100 “ Ætna National Bank, Hartford, . .	10,000 00	12,000 00
47 “ Phoenix National Bank, Hartford, .	4,700 00	7,285 00
62 “ Charter Oak Nat'l Bank, Hartford, .	6,200 00	7,750 00
50 “ Boston and Albany Railroad, . . .	5,000 00	6,800 00
100 “ Pittsburg, Fort Wayne and Chicago Railroad, ...	10,000 00	9,000 00
500 “ N. Y., N. H. and Hartford Railroad,	50,000 00	62,500 00
	\$551,200 00	\$634,734 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks and bonds owned

by the Company, ...	\$634,734 00	
Cash on hand in the office of the Company, ...	9,172 04	
Cash deposited in various banks, ...	74,927 96	
Premiums in course of collection (net), ...	46,400 00	
Gross present Assets, ...	—————	\$765,234 00

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$4,595 00	
Claimed, reported and supposed losses, ...	12,420 00	
Losses disputed or resisted, including expenses thereon, ...	5,485 00	
Total am't of losses and claims, —————	\$22,500 00	
Amount required to re-insure all outstanding risks, ...	155,751 55	
Gross present Liabilities, except Capital Stock, ...	—————	178,251 55
Surplus as regards Policy-holders, ...		\$586,982 45
Paid-up Capital, ...		500,000 00
Surplus over Capital, ...		\$86,982 45

CONTINENTAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated November, 1852. Commenced business January, 1853.]

GEORGE T. HOPE, *President*.*Secretary*, CYRUS PECK.*Office, No. 100 and 102 Broadway, New York.**Attorney to accept service, ALBERT BOWKER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
35 shares Dry Goods Bank, New York, ...	\$3,500 00	\$3,500 00
175 “ St. Nicholas National Bank, N Y., ...	17,500 00	18,375 00
Alabama 8 per cent. (old) Bonds, ...	10,000 00	7,500 00
South Carolina 6 per cent. (old) Bonds, ...	20,000 00	5,000 00
Tennessee 6 per cent. (old) Bonds, ...	20,000 00	16,000 00
United States 6 per cent. Reg'd Bonds, 1881, ...	100,000 00	116,000 00
“ “ 6 per cent. Reg'd Cur'cy Bonds, ...	400,000 00	456,000 00
	—————	—————
	\$571,000 00	\$622,375 00

Securities held as Collaterals for Cash Loans:—

	Market value.	Loaned thereon.
16 shares Hanover National Bank, N. Y., ...	\$1,600 00	\$1,320 00
25 " Fulton Bank, Brooklyn, N. Y., ...	2,250 00	10,000 00
50 " Metropolitan Nat'l Bank, N. Y., ...	6,000 00	
50 " Central Bank, N. Y., ...	3,250 00	
150 " St. Nicholas Bank, N. Y., ...	15,750 00	9,500 00
250 " White's Bank, Buffalo, N. Y., ...	25,000 00	25,000 00
Central Park N. & E. R. R. 7 per cent. Bonds, ...	7,000 00	
N. Y. Guaranty and Indemnity Co. Stocks, ...	25,000 00	25,000 00
50 shares Westside Bank, N. Y., ...	5,000 00	
95 " National Park Bank, N. Y., ...	11,780 00	12,500 00
United States 5-20 1867 Bonds, ...	1,150 00	
20 shares Lafayette Fire Insurance Company, ...	1,000 00	
20 " Standard Fire Insurance Company, ...	1,000 00	3,700 00
50 " Nassau National Bank, N. Y., ...	5,000 00	
48 " Fulton Bank, Brooklyn, N. Y., ...	4,320 00	3,800 00
100 " Merchants' National Bank, N. Y., ...	5,700 00	8,000 00
50 " Metropolitan National Bank, N. Y., ...	6,000 00	
35 " Importers' and Traders' National Bank, N. Y., ...	6,125 00	5,858 00
35 " Nassau Bank, Brooklyn, N. Y., ...	6,125 00	
20 " Home Life Ins. Co., Brooklyn, N. Y., ...	2,500 00	
310 " Phenix National Bank, N. Y., ...	5,890 00	5,000 00
50 " Second National Bank, N. Y., ...	10,000 00	5,000 00
50 " National Park Bank, N. Y., ...	6,200 00	5,000 00
10 " Fulton Bank, Brooklyn, N. Y., ...	900 00	800 00
5 " New York National Exchange B'k., ...	450 00	350 00
191 " United States Life Ins. Co., N. Y., ...	14,325 00	9,000 00
10 " Equitable Life Ins. Co., N. Y., ...	1,250 00	1,000 00
10 " Long Island Safe Deposit Co., Brooklyn, N. Y., ...	500 00	2,000 00
150 " Government Security Life Insurance Company, N. Y., ...	1,050 00	
5 " United States Trust Co., N. Y., ...	1,125 00	
225 " Brooklyn City Railroad Company, Brooklyn, N. Y., ...	4,050 00	2,850 00
40 " Broadway Ins. Co., Brooklyn, N. Y., ...	1,500 00	
16 " Delaware and Hudson Canal Co., ...	1,840 00	2,000 00
40 " Safe Deposit Co., N. Y., ...	1,100 00	
50 " Forty-Second and Grand St. Ferry H. R. R. Co, N. Y., ...	5,500 00	5,000 00
84 " Citizens' Gas Light Co, Brooklyn, N. Y., ...	2,520 00	
80 " Manhattan Gas Light Co., N. Y., ...	7,200 00	4,800 00
300 " N. Y. and Harlem R. R. Co., N. Y., ...	18,000 00	15,000 00
50 " N. Y. Central and Hudson River R. R. Co., ...	5,000 00	3,500 00

Amounts carried forward, ... \$229,950 00 \$165,978 00

<i>Amounts brought forward,</i>	\$229,950 00	\$165,978 00
United States 6 per cent. Bonds, 1881, ...	12,760 00	} 15,000 00
“ “ 5-20 Bonds, 1867, ...	5,750 00	
“ “ 5-20 Bonds, 1865, ...	5,750 00	5,000 00
“ “ 10-40 5 per cent. Bonds, ...	11,300 00	10,000 00
“ “ 5-20 Bonds, 1865, ...	2,300 00	2,000 00
“ “ 5-20 Bonds, 1865, ...	2,300 00	2,000 00
“ “ 6 per cent. Bonds, 1881, ...	5,800 00	5,000 00
“ “ 6 per cent. Bonds, 1881, ...	1,600 00	1,000 00
Westchester N. Y. 7 per cent. Bonds, 1874, ...	7,600 00	6,500 00
Brooklyn Public Park 6 per cent. Bonds, ...	920 00	600 00
Brooklyn Public Park 7 per cent. Bonds, ...	12,740 00	9,000 00
	\$298,770 00	\$222,078 00

All other Assets and Property owned by the Company:—

Rents due and accrued, ...	Cash value. \$5,500 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$650,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	481,059 43
Cash market value of stocks and bonds owned by the Company, ...	622,375 00
Cash loans on collateral security, ...	222,078 00
Cash on hand in the office of the Company, ...	6,881 69
Cash deposited in various banks, ...	136,387 70
Interest due and accrued (not included above), ...	3,927 95
Premiums in course of collection (net), ...	102,181 85
All other assets and property, ...	5,500 00
Gross present Assets, ...	\$2,230,391 62

LIABILITIES.

Claimed, reported and supposed losses, ...	\$112,370 79
Losses disputed or resisted, including expenses thereon, ...	14,000 00
Amount required to re-insure all outstanding risks, ...	921,926 76
Principal unpaid on scrip ordered to be redeemed, ...	29,464 00
Interest due or unpaid on scrip, ...	13,522 66

<i>Amounts carried forward,</i>	\$1,691,284 21	\$2,230,391 62
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* Value of lands mortgaged, ...	\$545,700 00
Value of buildings thereon, ...	783,250 00
Total value of property mortgaged, ...	\$1,328,950 00
Amount of insurance held as collateral, ...	422,621 00

<i>Amounts brought forward,</i>	\$1,091,284 21	\$2,230,391 62
Cash dividends to stockholders, declared and unpaid, ...	1,133 50	
Gross present Liabilities, except Capital Stock, ...	—————	1,092,417 71
Surplus as regards Policy-holders, ...		\$1,137,973 91
Paid-up Capital, ...		1,000,000 00
Surplus over Capital, ...		\$137,973 91

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 10, 1835. Commenced business August 6, 1835.]

THOMAS C. HAND, *President.*

Secretary, HENRY LYLURN.

Office, Philadelphia, Pa.

Attorney to accept service, M. V. HUTCHINS, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, 1897, . . .	\$100,000 00	\$108,750 00
State of Pennsylvania 6 per cent. Bonds, . . .	200,000 00	212,360 00
City of Philadelphia 6 per cent. Bonds, . . .	325,000 00	327,325 00
State of New Jersey 6 per cent. Bonds, . . .	164,000 00	167,280 00
State of Tennessee 5 per cent. Bonds, . . .	30,000 00	20,700 00
“ “ 6 per cent. Bonds, . . .	7,000 00	4,830 00
Pennsylvania R.R. Co.'s 1st Mort. 6 per ct. Bonds, . . .	20,000 00	19,400 00
“ “ 2d Mort. 6 per ct. Bonds, . . .	25,000 00	23,750 00
Western Penn. R. R. Co.'s Mort. 6 per ct. Bonds, . . .	25,000 00	20,000 00
380 shares Pennsylvania Railroad Company, . . .	19,000 00	16,957 00
115 “ North Pennsylvania Railroad Co., . . .	5,750 00	5,405 00
80 “ Philadelphia and Southern Mail Steamship Company, ...	10,000 00	4,000 00
American Steamship Co.'s 6 per cent. Bonds, . . .	40,000 00	28,000 00
Stock and scrip of sundry corporations, . . .	10,673 00	6,105 00
	\$981,423 00	\$964,862 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$3,400 00
Re-insurance on losses paid, ...	1,022 59
	\$4,422 59

SUMMARY OF ASSETS, OCTOBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$70,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	239,998 00
Cash market value of stocks, bonds and securities owned by the Company, ...	964,862 00
Cash on hand in the office of the Company, ...	536 78
Cash deposited in various banks, ...	88,724 76
Premiums in course of collection (net), ...	39,638 91
Premium notes taken for marine and inland risks, not yet due, \$208,700.41; overdue and not paid, \$11,418.97, ...	220,119 38
All other assets and property, ...	4,422 59
Gross present Assets, ...	<u>\$1,628,302 42</u>

LIABILITIES.

Claimed, reported and supposed losses, ...	\$117,429 00
Amount required to re-insure all outstanding risks, ...	311,299 16
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...	73,930 20
Principal unpaid on scrip ordered to be redeemed, ...	3,120 00
Interest due or unpaid on scrip, ...	6,074 40
Cash dividends to stockholders, declared and unpaid, ...	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	1,100 00
All other debts and obligations; viz., State and local taxes, ...	1,080 00
Gross present Liabilities, except Capital Stock and Scrip, ...	<u>514,032 76</u>
Surplus as regards Policy-holders, ...	\$1,114,269 66
Paid-up Capital, ...	\$360,000 00
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, ...	1,020,915 00
	<u>\$1,380,915 00</u>
Net present Assets, ...	1,114,269 66
Impairment of Scrip Reserve, ...	\$266,645 34

* Value of lands mortgaged, ...	\$264,700 00
Value of buildings thereon, ...	205,800 00

Total value of property mortgaged, ...	\$470,500 00
Amount of insurance held as collateral, ...	159,200 00

EQUITABLE FIRE INSURANCE COMPANY, NASHVILLE, TENN.

[Incorporated December 17, 1869. Commenced business July 1, 1871.]

W. W. BERRY, *President.**Secretary, W. A. WEBB.**Office, Nashville, Tennessee.**Attorney to accept service, WM. B. SEARS, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
City of Nashville 6 per cent. Bonds, . . .	\$43,400 00	\$35,788 79
State of Tennessee 6 per cent. Bonds, . . .	20,000 00	16,400 00
Nashville and Chattanooga R.R. 6 per ct. Bonds,	16,000 00	14,800 00
Bedford County (Tennessee) 10 per ct. Bonds,	12,000 00	12,000 00
Tennessee Manufacturing Co.'s 10 per ct. Bonds,	20,000 00	20,000 00
Davidson County (Tennessee) 6 per ct. Bonds,	22,000 00	21,199 00
Haywood County (Tennessee) 8 per ct. Bonds,	22,000 00	19,800 00
State of Alabama 8 per cent. Bonds, . . .	10,000 00	9,000 00
City of Jackson (Tennessee) 10 per ct. Bonds,	5,120 00	5,120 00
City of Edgefield (Tennessee) 10 per ct. Bonds,	8,000 00	8,000 00
United States 5-20 Bonds, ...	12,000 00	13,950 00
4 shares Commercial Insurance Company, . .	200 00	200 00
	\$190,720 00	\$176,257 79

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
State of Tennessee Bonds, ...	\$17,000 00	\$10,000 00
City of Nashville Bonds, ...	5,000 00	4,500 00
	\$22,000 00	\$14,500 00

All other Assets and Property owned by the Company:—

	Cash value.
Due from other Companies, ...	\$96 85

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks and bonds owned

by the Company, ...	\$176,257 79	
Cash loans on collateral security, ...	14,500 00	
Cash on hand in the office of the Company, .	547 49	
Cash deposited in various banks, ...	61,350 72	
Interest due and accrued (not included above),	5,100 84	
Premiums in course of collection (net), . .	14,734 01	
All other assets and property, ...	96 85	
Gross present Assets, ...		\$272,587 70
<i>Amount carried forward, ...</i>		
		\$272,587 70

Amount brought forward, ... \$272,587 70

LIABILITIES.

Claimed, reported and supposed losses, ...	\$3,800 00	
Losses disputed or resisted, including expenses thereon, ...	8,500 00	
Total am't of losses and claims, ...	\$12,300 00	
Less re-insurance, \$2,500 ; salvage claims, \$4,500, ...	7,000 00	
Net amount of unpaid losses, ...		\$5,300 00
Amount required to re-insure all outstanding risks, ...		44,296 05
Cash dividends to stockholders, declared and unpaid, ...		127 50
Due and accrued for rents, salaries and other miscellaneous expenses, ...		889 47
Gross present Liabilities, except Capital Stock, ...		<u>50,613 02</u>
Surplus as regards Policy-holders, ...		\$221,974 68
Paid-up Capital, ...		<u>200,000 00</u>
Surplus over Capital, ...		\$21,974 68

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1859. Commenced business September, 1860.]

THOMAS G. TURNER, *President.*

Secretary, FRED. W. ARNOLD.

Office, No. 1 Market Square, Providence, R. I.

Attorney to accept service, GEORGE W. REED, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
500 shares Old National Bank, Providence, ...	\$50,000 00	\$62,500 00
500 " Nat'l B'k of Commerce, Providence, ...	25,000 00	25,000 00
200 " American Nat'l Bank, Providence, ...	10,000 00	10,800 00
100 " Manufact'rs' Nat'l Bank, Providence, ...	10,000 00	12,000 00
200 " Rhode Island Nat'l Bank, Providence, ...	5,000 00	5,000 00
30 " Third National Bank, Providence, ...	3,000 00	3,750 00
100 " Fourth National Bank, Providence, ...	10,000 00	12,500 00
100 " Union Bank, Providence, ...	5,000 00	5,000 00
100 " Butchers' and Drovers' Bank, Providence, ...	5,000 00	4,500 00
100 " First National Bank of Warren, ...	10,000 00	11,400 00
<i>Amounts carried forward,</i>	<u>\$133,000 00</u>	<u>\$152,450 00</u>

<i>Amounts brought forward,</i>	\$133,000 00	\$152,450 00
Jersey City 7 per cent. Bonds, ...	10,000 00	9,300 00
Elizabeth City (N. J.) Bonds, ...	25,000 00	23,250 00
Michigan Central Railroad Bonds, ...	10,000 00	9,300 00
Massachusetts Back Bay Bonds, ...	11,555 34	10,000 00
	\$189,555 34	\$204,300 00

All other Assets and Property owned by the Company:—

Rents due and accrued, ...	—	\$316 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$70,000 00	
Cash market value of stocks and bonds owned by the Company, ...	204,300 00	
Cash on hand in the office of the Company, ...	438 28	
Cash deposited in Old Nat'l Bank, Providence, ...	4,886 90	
Premiums in course of collection (net), ...	11,983 75	
All other assets and property, ...	316 00	
Gross present Assets, ...		\$291,924 93

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$2,926 00	
Claimed, reported and supposed losses, ...	8,400 00	
Losses disputed or resisted, including expenses thereon, ...	1,025 00	
Total am't of losses and claims, —————	\$12,351 00	
Amount required to re-insure all outstanding risks, ...	63,648 84	
Cash dividends to stockholders, declared and unpaid, ...	183 50	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	1,500 00	
All other debts and obligations; viz., State and local taxes, ...	500 00	
Gross present Liabilities, except Capital Stock, ...		78,183 34
Surplus as regards Policy-holders, ...		\$213,741 59
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		
		\$13,741 59

EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 9, 1853. Commenced business May, 1853.]

RICHARD C. COMBES, *President.**Secretary,* GEO W. MONTGOMERY.*Office, No. 172 Broadway, New York, N. Y.**Attorney to accept service, H. V. FREEMAN, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
United States Registered Bonds, 1881, . . .	\$40,000 00	\$46,500 00
“ “ Coupon Bonds, 1867, . . .	40,000 00	46,500 00
“ “ “ “ 1868, . . .	10,000 00	11,600 00
“ “ “ “ 1864, . . .	10,000 00	11,400 00
	\$100,000 00	\$116,000 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Brooklyn Permanent Water Loan Bond, . . .	\$925 00	\$600 00
United States 5-20 Bond, 1867, . . .	580 00	500 00
“ “ 5-20 Bonds, 1867, . . .	2,160 00	2,000 00
Long Dock Bonds, . . .	4,600 00	2,000 00
21 shares St. Nicholas Fire Insurance Co., .	1,420 00	700 00
Erie Fourth Mortgage Bonds, . . .	3,800 00	2,500 00
10 shares Commercial Fire Insurance Co., .	500 00	350 00
75 “ National Mechanics' Banking Ass'n, .	4,125 00	3,700 00
30 “ Manhattan Life Insurance Co., .	7,500 00	2,000 00
100 “ Pacific, Chicago and Rock Island Railroad Company, . . .	10,000 00	1,500 00
60 “ Rutgers Fire Insurance Company, .	2,100 00	1,500 00
3 “ Manhattan Life Insurance Co., .	750 00	350 00
30 “ Harlem Gas Light Company, . . .	2,250 00	2,000 00
10 “ German American Bank, . . .	880 00	
5 “ Brewers' and Maltsters' Ins. Co., .	375 00	250 00
80 “ Rutgers Fire Insurance Company, .	2,800 00	5,000 00
20 “ New York Equitable Insurance Co., .	2,250 00	
60 “ Citizens' Bank, . . .	750 00	
20 “ Oriental Bank, . . .	1,050 00	5,000 00
59 “ Harlem Gas Light Company, . . .	4,425 00	
25 “ Peter Cooper Fire Insurance Co., .	750 00	
15 “ Broadway Fire Insurance Co., .	750 00	1,600 00
20 “ Dry Dock, East Broadway and Bat- tery Railroad Company, . . .	1,000 00	
20 “ Irving Bank, . . .	1,250 00	350 00
Brooklyn and Jamaica Railroad Co. Bond, .	800 00	
10 shares Bank of the State of New York, .	1,000 00	
20 “ Continental Insurance Company, .	2,000 00	1,300 00
	\$60,790 00	\$33,920 00

All other Assets and Property :—

Rents due and accrued, ...	\$541 66
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$136,221 08
Cash market value of bonds owned by the Company, ...	116,000 00
Cash loans on collateral security, ...	33,920 00
Cash on hand in the office of the Company, . .	3,561 90
Cash deposited in National Mechanics' Bank- ing Association, ...	16,081 74
Interest due and accrued (not included above),	395 73
Premiums in course of collection (net), . . .	18,493 86
All other assets and property, ...	541 66
Gross present Assets, ...	\$325,215 97

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$2,700 00
Losses disputed or resisted, including expenses thereon, ...	10,000 00
Amount required to re-insure all outstanding risks, ...	78,908 09
Cash dividends to stockholders, declared and unpaid, ...	1,190 70
Due and accrued for rents, salaries and other miscellaneous expenses, ...	1,737 50
Gross present Liabilities, except Capital Stock, ...	94,536 29
Surplus as regards Policy-holders, ...	\$230,679 68
Paid-up Capital, ...	200,010 00
Surplus over Capital, ...	\$30,669 68

* Value of lands mortgaged, ...	\$200,000 00
Value of buildings thereon, ...	159,500 00
Total value of property mortgaged, ...	\$359,500 00
Amount of insurance held as collateral, ...	132,050 00

FAIRFIELD COUNTY FIRE INSURANCE COMPANY, SOUTH NORWALK, CONN.

[Incorporated July, 1869. Commenced business May, 1870.]

W. S. HANFORD, *President.*

Secretary, H. R. TURNER.

Office, South Norwalk, Conn.

* *Attorney to accept service,* WM. B. SEARS, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
Fairfield County (Conn.) Bonds, . . .	\$20,000 00	\$20,000 00
Town of Norwalk (Conn.) War Bonds, . . .	3,000 00	3,000 00
	\$23,000 00	\$23,000 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares Manufacturers' & Merchants' Bank, New York, ...	\$4,500 00	\$4,500 00
48 " Norwalk Lock Company, ...	1,800 00	} 2,250 00
12 " National Bank of Norwalk, ...	1,260 00	
80 " Norwalk Iron Works, ...	1,200 00	1,000 00
10 " First Nat'l Bank of South Norwalk, ...	1,100 00	1,000 00
10 " National Trust Co., New York, ...	1,000 00	} 1,250 00
26 " Norwalk Steam Freighting Co., ...	487 50	
10 " World Mutual Life Insurance Co., ...	500 00	} 2,344 00
200 " Norwalk Iron Works, ...	3,000 00	
15 " Relief Fire Insurance Co., N. York, ...	600 00	} 541 00
68 " Norwalk Steam Freighting Co., ...	1,275 00	
25 " Broadway and 7th Avenue R. R., ...	2,000 00	} 2,250 00
Chicago and Alton R. R. Co.'s Convertible 7 per cent. Scrip, redeemable Aug. 31, 1875, ...	700 00	
Cameron Coal Co.'s 6 per cent. gold Coupon Bonds, ...	2,500 00	2,000 00
New Jersey Midland R. R. Co.'s 7 per cent. gold Coupon Bonds, ...	400 00	450 00
Paid-up policy Mutual Life Ins. Co., N. York, ...	10,500 00	1,800 00
	\$32,822 50	\$19,385 00

Other Cash Loans:—

Demand loan to South Norwalk Union School District, ...	\$9,500 00
Demand loan secured by trust deed, ...	1,522 22
	\$11,022 22

All other Assets and Property owned by the Company:—

	Cash value.
Due from non-resident stockholders, ...	\$260 35
Rents due and accrued, ...	250 00
Office safes and furniture, ...	\$2,000 00
	\$510 35

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$28,700 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	169,029 17	
Cash market value of bonds owned by the Company, ...	23,000 00	
Cash loans on collateral security, ...	19,385 00	
Other cash loans, ...	11,022 22	
Cash on hand in the office of the Company, ...	5,076 69	
Cash deposited in various banks, ...	30,063 43	
Interest due and accrued (not included above), ...	828 53	
Premiums in course of collection (net), ...	19,641 76	
All other assets and property, . . . \$2,000 00	510 35	
Gross present Assets, ...		\$307,257 15

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$4,782 00	
Amount required to re-insure all outstanding risks, ...	74,007 80	
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	150 00	
Gross present Liabilities, except Capital Stock, ...		78,939 80
Surplus as regards Policy-holders, ...	\$228,317 35	
Paid-up Capital, ...	200,000 00	
Surplus over Capital, ...	\$28,317 35	

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PA.

[Incorporated March 27, 1820. Commenced business March 27, 1820.]

WM. T. BUTLER, *President.* Secretary, JACOB H. LEX.*Office, No. 34 North 5th Street, Philadelphia, Pa.**Attorney to accept service, JOHN T. CHEPPU, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$250,000 00	\$287,500 00
Philadelphia City Loan, ...	200,000 00	203,500 00
“ “ Warrants, ...	45,869 27	44,897 27
<i>Amounts carried forward, ...</i>	<i>\$495,869 27</i>	<i>\$535,897 27</i>

* Value of lands mortgaged, ...	\$182,450 00
Value of buildings thereon, ...	207,225 00
Total value of property mortgaged, ...	\$389,675 00
Amount of insurance held as collateral, ...	106,700 00

<i>Amounts brought forward,</i>				\$495,869 27	\$535,897 27
Pennsylvania State Loan,				42,000 00	42,472 00
1,000 shares Pennsylvania Railroad,				50,000 00	48,000 00
Pennsylvania Railroad Scrip,				2,500 00	2,350 00
Pittsburg City 7 per cent. Bonds,				25,000 00	25,000 00
Lehigh Valley Railroad 7 per cent. Bonds,				10,000 00	10,400 00
Masonic Temple Loan,				10,000 00	10,000 00
381 shares Fire Association,			\$55,245 00		
				\$635,369 27	\$674,119 27

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company,		\$55,920 70
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	1,618,118 40	
Cash market value of stocks, bonds and securities owned by the Company,	\$55,245 00	674,119 27
Cash on hand in the office of the Company,	11,253 24	
Cash deposited in Fidelity Trust and Safe Deposit Co.,		105,492 50
Premiums in course of collection (net),	72,700 11	
Gross present Assets,		\$2,537,604 22

LIABILITIES.

Adjusted losses and claims, unpaid,		\$3,553 10
Claimed, reported and supposed losses,	27,127 88	
Losses disputed or resisted, including expenses thereon,	1,350 00	
Total am't of losses and claims,		\$32,030 98
Amount required to re-insure all outstanding risks,		419,894 71
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon,		1,437,585 41
Cash dividends* to stockholders, declared and unpaid,		1,741 14
Due and accrued for rents, salaries and other miscellaneous expenses,		429 24
<i>Amounts carried forward,</i>		\$1,891,681 48
		\$2,537,604 22

* Value of lands mortgaged,		\$1,445,883 00
Value of buildings thereon,		2,891,767 00
Total value of property mortgaged,		\$4,337,650 00
Amount of insurance held as collateral,		1,327,450 00

<i>Amounts brought forward,</i>	\$1,891,681 48	\$2,537,604 22
All other debts and obligations; viz., State and local taxes, \$1,155.60; return premiums, \$7,147.50; re-insurance premiums, \$399.60, ...	8,702 70	
Gross present Liabilities, except Capital Stock, ...	—————	1,900,384 18
Surplus as regards Policy-holders, ...		\$637,220 04
Paid-up Capital, ...		500,000 00
Surplus over Capital, ...		\$137,220 04

FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO, CALIFORNIA.*

[Incorporated May 13, 1863. Commenced business June 18, 1863.]

DAVID J. STAPLES, *President.* Secretary, GEORGE D. DORNIN.

Office, San Francisco, California.

Attorney to accept service, WILLIAM B. SEARS, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 6 per cent Registered Bonds, ...	\$110,000 00	\$113,304 03

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares Merchants' Mutual Marine Ins. Co., ...	\$5,000 00	\$4,000 00
500 " San Francisco Gas Light Co., ...	34,500 00	10,000 00
	—————	—————
	\$39,500 00	\$14,000 00

Other Cash Loans:—

Loaned on personal security, ...	\$5,139 85
State of Virginia Certificate, ...	239 40
	—————
	\$5,379 25

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$12,355 31
California Insurance Union, ...	12,000 99
Taxes paid on property secured by mortgage, ...	1,804 31
Office furniture, ...	\$4,393 11
Suspense account, ...	600 00
	—————
	\$4,993 11
	—————
	\$26,160 61

* The business of this Company is conducted on a gold basis.

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$165,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	139,570 01	
Cash market value of bonds owned by the Company, ...	113,304 03	
Cash loans on collateral security, ...	14,000 00	
Other cash loans, ...	5,379 25	
Cash on hand in the office of the Company, ...	24,315 57	
Cash deposited in various banks, ...	24,211 69	
Interest due and accrued (not included above), ...	40 00	
Premiums in course of collection (net), ...	49,412 17	
Premium notes taken for marine and inland risks, not yet due, ...	16,245 58	
All other assets and property, ...	\$4,993 11	26,160 61
Gross present Assets, ...		<u>\$577,638 91</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$12,254 53	
Claimed, reported and supposed losses, ...	7,983 00	
Losses disputed or resisted, including expenses thereon, ...	3,597 96	
Total amount of losses and claims, ...	\$23,835 49	
Less re-insurance, ...	1,237 49	
Net amount of unpaid losses, ...	<u>\$22,598 00</u>	
Amount required to re-insure all outstanding risks, ...	217,285 12	
Cash dividends to stockholders, declared and unpaid, ...	771 92	
All other debts and obligations; viz., individual accounts, ...	843 60	
Gross present Liabilities, except Capital Stock, ...		<u>241,498 64</u>
Surplus as regards Policy-holders, ...	\$336,140 27	
Paid-up Capital, ...	300,000 00	
Surplus over Capital, ...	\$36,140 27	

* Total amount of mortgaged property, ... \$342,100 00

FRANKLIN INSURANCE COMPANY, INDIANAPOLIS, INDIANA.

[Incorporated February 13, 1851. Commenced business October 21, 1871.]

JOHN C. SHOEMAKER, *President.**Secretary,* JOHN A. CHILD.*Office, Indianapolis, Indiana.**Attorney to accept service, CHARLES W. SPROAT, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
Indianapolis Cotton Manufacturing Co. 10 per cent. Bonds, ...	\$10,000 00	\$10,000 00
City of Franklin (Ind.) 10 per cent. Bonds, ...	2,500 00	2,500 00
“ “ “ 10 per cent. Bonds, ...	1,000 00	1,000 00
Butsch Dickson & Co., 1st Mortgage 9 per cent. Bonds, ...	12,000 00	12,000 00
City of Columbus (Ind.) 10 per cent. Bonds, ...	25,000 00	25,000 00
Geisendorf & Co., 1st Mort'ge 10 per ct. Bonds, ...	15,000 00	15,000 00
Martin County (Ind.) 10 per cent. Bonds, ...	5,000 00	5,000 00
	\$70,500 00	\$70,500 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Martin County (Ind.) Bonds, ...	\$6,000 00	\$5,000 00
Ohio Falls Car and Locomotive Co. Bonds, ...	10,000 00	8,400 00
J., M. & I. Railroad Co. Bonds, ...	10,000 00	8,000 00
Meridian National Bank Stock, ...	10,000 00	8,276 08
Franklin (Ind.) Gas Co. Stock, ...	1,000 00	800 00
Indianapolis Rolling Mill Co. Stock, ...	14,000 00	8,000 00
Indianapolis Cotton Manufacturing Co. Stock, ...	5,000 00	4,392 95
Indianapolis Insurance Co. Bank Stock, ...	3,600 00	3,200 00
	\$59,600 00	\$46,069 03

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$51,041 95
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	83,404 97
Cash market value of bonds owned by the Company, ...	70,500 00
Cash loans on collateral security, ...	46,069 03
Cash on hand in the office of the Company, ...	4,961 56
Cash deposited in bank, ...	30,035 38
Interest due and accrued (not included above), ...	2,429 40
Premiums in course of collection (net), ...	31,390 06
<i>Amount carried forward, ...</i>	\$319,832 35

* Total value of property mortgaged, ... \$221,375 00

<i>Amount brought forward,</i>	\$319,832 35	
Premium notes taken for marine and inland risks, not yet due, ...	1,253 50	
Gross present Assets, ...	<u> </u>	\$321,085 85

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$2,900 00	
Amount required to re-insure all outstanding risks, ...	56,556 16	
Gross present Liabilities, except Capital Stock, ...	<u> </u>	59,456 16
Surplus as regards Policy-holders, ...		\$261,629 69
Paid-up Capital, ...		<u>234,400 00</u>
Surplus over Capital		\$27,229 69

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 22, 1829. Commenced business June, 1829.]

ALFRED G. BAKER, *President.* *Secretary,* THEODORE M. REGER.*Office, No. 421 Walnut Street, Philadelphia, Penn.**Attorney to accept service, GEO. A. WASHBURN, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States Bonds, 1881, ...	\$5,000 00	\$5,887 50
“ “ 5-20 Bonds, 1864, ...	20,000 00	23,000 00
“ “ 5-20 Bonds, 1865, ...	34,000 00	39,185 00
“ “ 10-40 Bonds, ...	40,000 00	45,600 00
City of Philadelphia 6 per cent. Bonds, ...	30,000 00	30,412 50
City of Cincinnati 7-30 Bonds, ...	4,000 00	4,140 00
American Steamship Co.'s Bonds, ...	10,000 00	7,000 00
Alabama State Bonds, ...	10,000 00	6,900 00
City of Pittsburg 7 per cent. Bonds, ...	10,000 00	10,100 00
Mississippi State Warrants, ...	15,000 00	12,750 00
100 shares Commercial National Bank, ...	5,000 00	6,000 00
150 “ Ins. Co. of North America, ...	1,500 00	4,275 00
16 “ Continental Hotel Co. (preferred), ...	1,600 00	1,440 00
	<u>\$186,100 00</u>	<u>\$196,690 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, 1865, ...	\$1,150 00	\$1,000 00
“ “ 5-20 Bonds, 1865, ...	1,150 00	1,000 00
“ “ 5-20 Bonds, 1865, ...	3,450 00	2,500 00
<i>Amounts carried forward,</i>	<u>\$5,750 00</u>	<u>\$4,500 00</u>

<i>Amounts brought forward,</i>		\$5,750 00	\$4,500 00
United States 5-20 Bonds, 1865,		1,150 00	900 00
“ “ 5-20 Bonds, 1865,		11,500 00	10,000 00
“ “ 5-20 Bonds, 1865,		2,875 00	3,500 00
“ “ 5's (new) Bonds,		1,110 00	
Pennsylvania R. R. Co. 1st Mortgage Bonds,		4,000 00	3,000 00
Lehigh Valley R. R. Co. 1st Mortgage Bonds,		950 00	200 00
N. Pennsylvania Railroad Co. 10 per cent. Bond,		550 00	2,200 00
100 shares Hestonville M. and F. R. R. Co.,		2,150 00	
100 “ “ “ “ “		2,150 00	1,500 00
36 “ Pennsylvania Railroad Company,		1,755 00	900 00
35 “ “ “ “		1,706 25	1,500 00
15 “ Camden and Amboy Railroad Co.,		1,740 00	1,500 00
10 “ “ “ “		1,160 00	1,000 00
34 “ Lehigh Valley Railroad Company,		1,989 00	1,500 00
35 “ Commercial National Bank,		2,100 00	1,450 00
		\$42,635 25	\$33,650 00

All other Assets and Property owned by the Company:—

	Cash value.*
Re-insurance deposit premiums 95 per cent.,	\$1,781 25

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company,	\$105,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,	2,569,444 67
Cash market value of stocks and bonds owned by the Company,	196,690 00
Cash loans on collateral security,	33,650 00
Cash on hand in the office of the Company,	132,713 51
Cash deposited in various banks,	86,663 70
Interest due and accrued (not included above),	1,044 33
Premiums in course of collection (net),	73,731 15
All other assets and property,	1,781 25
Gross present Assets,	\$3,200,718 61

LIABILITIES.

Adjusted losses and claims, unpaid,	\$34,738 76
Claimed, reported and supposed losses,	29,037 00
Losses disputed or resisted, including expenses thereon,	8,500 00
Total am't of losses and claims,	\$72,275 76
Amount required to re-insure all outstanding risks,	980,648 32
<i>Amounts carried forward,</i>	\$1,052,924 08
	\$3,200,718 61

<i>Amounts brought forward,</i>	\$1,052,924 08	\$3,200,718 61
Reclaimable by the insured on perpetual fire policies, ...	1,323,742 21	
Cash dividends to stockholders, declared and unpaid, ...	384 00	
All other debts and obligations; viz., deposit by directors, \$200,000; miscellaneous obligations, \$12,081.75, ...	212,081 75	
Gross present Liabilities, except Capital Stock, ...		2,589,132 04
Surplus, as regards Policy-holders, ...		\$611,586 57
Paid-up Capital, ...		400,000 00
Surplus over Capital, ...		\$211,586 57

GERMAN INSURANCE COMPANY, ERIE, PENN.

[Incorporated February 27, 1867. Commenced business February 28, 1868.]

M. SCHLAUDECKER, *President.*

Secretary, J. EICHENLAUB.

Office, Corner State and 8th Streets, Erie, Pa.

Attorney to accept service, CHAS. W. SPROAT, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
City of Erie Bonds, ...	\$22,000 00	\$19,800 00
“ “ Water Works Bonds, ...	10,000 00	9,000 00
	\$32,000 00	\$28,800 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares German Savings Institution, ...	\$5,000 00	\$2,250 00
Erie Water Works Bonds, ...	13,500 00	7,570 00
Conneautville Bonds, ...	2,100 00	1,514 00
	\$20,600 00	\$11,334 00

Other Cash Loans:—

Loaned on judgment, ...	\$2,400 00
“ on notes, ...	1,663 78
	\$4,063 78

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, ...	\$112 50
Re-insurance on losses paid, ...	952 31
	\$1,064 81

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$136,282 67
Cash market value of bonds owned by the Company, ...	28,800 00
Cash loans on collateral security, ...	11,334 00
Other cash loans, ...	4,063 78
Cash deposited in German Savings Inst'n, ...	100,222 71
Interest due and accrued (not included above), ...	1,235 52
Premiums in course of collection (net), ...	72,060 57
Premium notes taken for marine and inland risks, not yet due, \$96.60; overdue, and not paid, \$324.97, ...	421 57
All other assets and property, ...	1,064 81
Gross present Assets, ...	<u>\$355,485 63</u>

LIABILITIES.

Adjusted losses and claims, un- paid, ...	\$40,934 39
Claimed, reported and supposed losses, ...	28,134 37
Losses disputed or resisted, in- cluding expenses thereon, ...	3,000 00
Total am't of losses and claims, ...	\$72,068 76
Less re-insurance, ...	5,450 00
Net amount of unpaid losses, ...	<u>\$66,618 76</u>
Amount required to re-insure all outstanding risks, ...	162,534 29
Gross present Liabilities, except Capital Stock, ...	<u>229,153 05</u>
Surplus as regards Policy-holders, ...	\$126,332 58
Paid-up Capital, ...	\$200,000 00
Net present Assets, ...	<u>126,332 58</u>
Impairment of Capital,†	\$73,667 42

* Value of lands mortgaged, ...	\$514,200 00
Value of buildings thereon, ...	98,300 00
Total value of property mortgaged, ...	\$612,500 00
Amount of insurance held as collateral, ...	32,400 00

† Capital fully restored since rendering statement to this Department.

GERMANIA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March, 1859. Commenced business March, 1859.]

RUDOLPH GARRIGUE, *President.**Secretary,* HUGO SCHUMANN.*Office, No. 175 Broadway, New York, N. Y.**Attorney to accept service, ISAAC J. BROWN, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
United States 5-20 Registered Bonds, 1862, ...	\$400,000 00	\$454,500 00
“ “ 5-20 Coupon Bonds, 1867, ...	10,000 00	11,937 50
50 shares National Park Bank, ...	5,000 00	7,500 00
Neptune Fire Ins. Co. (in liquidation) Stock, ...	2,000 00	100 00
South Carolina Bonds, ...	20,000 00	4,700 00
Alabama Bonds, ...	5,000 00	2,750 00
Alabama Bonds, ...	5,000 00	2,350 00
	\$447,000 00	\$483,837 50

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
208 shares Nat'l State Bank, Elizabeth, N. J., ...	\$10,800 00	\$10,000 00
50 “ First Nat'l Bank, Jersey City, N. J., ...	5,000 00	
15 “ United States Express Company, ...	900 00	1,000 00
7 “ Western Union Telegraph Co., ...	525 00	
35 “ American Merchants' Union Ex. Co., ...	2,310 00	1,500 00
3 “ Wells, Fargo & Co. Express Co., ...	240 00	
United States 10-40 Bonds, ...	5,650 00	10,000 00
State of California Bonds, ...	5,000 00	
New York City Tax Relief Bonds, ...	1,000 00	
United States 5-20 6 per cent. Bonds, 1864, ...	6,900 00	15,000 00
“ “ 5-20 6 per cent. Bonds, 1867, ...	2,300 00	
“ “ 5-20 6 per cent. Bonds, 1867, ...	2,875 00	
Brooklyn City Water Loan Bonds, ...	4,000 00	7,000 00
“ Bedford Av. Improvement Bonds, ...	2,000 00	
First Nat'l Bank of Jersey City (N. J.) Stock, ...	11,000 00	10,000 00
United States 10-40 Bonds, 1864, ...	4,520 00	7,000 00
“ “ 5-20 Bonds, 1865, ...	1,150 00	
“ “ 5-20 Bonds, 1865, ...	2,300 00	
	\$68,470 00	\$54,500 00

All other Assets and Property owned by the Company :—

Office furniture and fixtures, ... \$11,774 78

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$45,305 95	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	495,526 24	
Cash market value of stocks and bonds owned by the Company, ...	483,837 50	
Cash loans on collateral security, ...	54,500 00	
Cash on hand in the office of the Company, ...	11,400 42	
Cash deposited in various banks, ...	66,259 57	
Interest due and accrued (not included above), ...	558 64	
Premiums in course of collection (net), ...	78,341 33	
Premium notes taken for marine and inland risks, overdue, and not paid, ...	2,597 50	
All other assets and property, ...	\$11,774 78	
Gross present Assets, ...	—————	\$1,238,327 15

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$26,721 50	
Claimed, reported and supposed losses, ...	20,753 31	
Losses disputed or resisted, including expenses thereon, ...	17,344 68	
Total amount of losses and claims, ...	\$64,819 49	
Less re-insurance, ...	\$1,550 00	
Salvage claims, ...	6,020 96	
	7,570 96	
Net amount of unpaid losses, ...	\$57,248 53	
Amount required to re-insure all outstanding risks, ...	435,731 66	
Gross present Liabilities, except Capital Stock, ...	—————	492,980 19
Surplus as regards Policy-holders, ...	\$745,346 96	
Paid-up Capital, ...	500,000 00	
Surplus over Capital, ...	\$245,346 96	
* Value of lands mortgaged, ...	\$532,500 00	
Value of buildings thereon, ...	646,700 00	
Total value of property mortgaged, ...	\$1,179,200 00	
Amount of insurance held as collateral, ...	481,350 00	

GERMAN AMERICAN INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March, 1872. Commenced business March 7, 1872.]

EMILE OELBERMANN, *President.**Secretary,* JAMES A. SILVEY.*Office, No. 139 Broadway, New York.**Attorney to accept service, EDWARD STEARNS, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Reg'd 6 per ct. Currency Bonds,	\$360,000 00	\$412,200 00
“ “ 5-20 Bonds, 1867, . . .	100,000 00	115,500 00
“ “ 5 per cent. Bonds, 1858, . .	162,000 00	178,200 00
“ “ 6 per cent. Bonds, 1881, . .	50,000 00	58,000 00
“ “ 5-20 Bonds, 1862, . . .	25,000 00	28,000 00
“ “ 5-20 Bonds, 1865, . . .	20,000 00	23,000 00
“ “ 10-40 Bonds, . . .	15,000 00	16,900 00
New York City 7 per cent. Assessment Bonds,	40,000 00	40,000 00
	\$772,000 00	\$871,800 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 10-40 Coupon Bonds, . . .	\$5,675 00	\$5,000 00
“ “ 5 per cent. Bonds, 1858, . . .	16,575 00	15,000 00
“ “ 5-20 Bonds, 1868, . . .	11,900 00	10,000 00
“ “ 5-20 Bonds, 1867, . . .	1,195 00	1,000 00
“ “ 5 per cent. Bonds, 1858, . . .	27,625 00	27,000 00
“ “ 5-20 Bonds, 1862, . . .	3,405 00	
“ “ 5 per cent. Bonds, 1858, . . .	27,625 00	25,000 00
City of Poughkeepsie 7 per cent. Bonds, . .	11,000 00	10,000 00
United States 5-20 Bonds, 1868, . . .	11,900 00	10,000 00
“ “ 5-20 Coupon Bonds, 1865, . . .	5,775 00	5,000 00
“ “ 5 per cent. Coupon Bonds, 1858, . .	16,575 00	50,000 00
“ “ 5-20 Coupon Bonds, 1865, . . .	8,085 00	
“ “ 10-40 Coupon Bonds, . . .	1,135 00	
New York Central and Hudson River Railroad Stock, ...	30,000 00	50,000 00
City of Buffalo 7 per cent. Bonds, . . .	9,500 00	
City of Louisville 6 per cent. Bonds, . . .	5,100 00	
United States 5 per ct. Registered Bonds, 1858,	38,675 00	35,000 00
“ “ 6 per cent. Currency Bonds, . . .	28,500 00	40,000 00
“ “ 5 per cent. Reg'd Bonds, 1858, . .	11,050 00	
City of Buffalo 7 per cent. Bonds, . . .	4,750 00	10,000 00
City of Poughkeepsie 7 per cent. Bonds, . .	11,000 00	
“ “ “ “ . . .	33,000 00	30,000 00
<i>Amounts carried forward, ...</i>	\$320,045 00	\$273,000 00

<i>Amounts brought forward,</i>			\$320,045 70	\$273,000 00
United States 6 per cent. Currency Bonds,		51,300 00	}	50,000 00
State of Massachusetts 5 per cent. Bonds,		4,000 00		
Jersey City Bonds,		2,850 00		2,000 00
United States 5-20 Coupon Bonds, 1867,		11,950 00		10,000 00
“ “ 10-40 Registered Bonds,		11,150 00		10,000 00
New York and Harlem Railroad Co.'s Stock,		6,000 00		3,500 00
United States 6 per cent. Registered Bonds,		45,600 00		40,000 00
“ “ “ “ “		59,280 00	}	100,000 00
“ “ 5-20 Registered Bonds, 1865,		55,200 00		
City of Buffalo 7 per cent. Bonds,		28,500 00		22,500 00
			\$595,875 00	\$511,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the

Company,	\$871,800 00
Cash loans on collateral security,	511,000 00
Cash on hand in the office of the Company,	9,121 50
Cash deposited in the German American Bank,	166,416 99
Premiums in course of collection (net),	89,889 48
Gross present Assets,	\$1,648,227 97

LIABILITIES.

Claimed, reported and supposed losses,	\$38,741 05
Losses disputed or resisted, including expenses thereon,	8,832 04
Amount required to re-insure all outstanding risks,	410,857 19
Due and accrued for rents, salaries and other miscellaneous expenses,	1,550 00
Gross present Liabilities, except Capital Stock,	459,980 28
Surplus as regards Policy-holders,	\$1,188,247 69
Paid-up Capital,	1,000,000 00
Surplus over Capital,	\$188,247 69

GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated March, 1853. Commenced business May, 1853.]

THOMAS CRAVEN, *President.*

Secretary, JAMES B. ALVORD.

Office, Philadelphia, Pa.

Attorney to accept service, JOHN W. CARTWRIGHT, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$37,100 00	\$43,969 00
“ “ 5 per cent. Bonds, ...	55,000 00	61,325 00
City of Philadelphia 6 per cent. Loan, ...	17,800 00	17,978 00
“ Louisville 6 per cent. Loan, ...	10,000 00	9,500 00
“ Trenton 6 per cent. Loan, ...	11,000 00	11,000 00
American Steamship Co.'s Bonds, ...	5,000 00	4,000 00
Union Pacific Railroad Co.'s Bonds, ...	5,000 00	4,200 00
Pennsylvania Railroad Co.'s Bonds, ...	43,000 00	42,000 00
Danville, Hazelton and Wilkesbarre R. R. Co.'s Bonds, ...	10,000 00	9,000 00
Camden and Amboy R. R. Co.'s Bonds, ...	17,000 00	15,520 00
Philadelphia and Erie R. R. Co.'s Bonds, ...	15,000 00	13,500 00
Connecting Railroad Co.'s Bonds, ...	10,000 00	8,500 00
Philadelphia and Reading R. R. Co.'s Bonds, ...	5,000 00	5,175 00
Lehigh Navigation Co.'s Bonds, ...	11,000 00	9,955 00
Lackawanna and Bloomsburg R. R. Co.'s Bonds, ...	1,000 00	1,000 00
Susquehanna Coal Co.'s Bonds, ...	3,000 00	3,000 00
400 shares Philadelphia and Reading R. R., ...	20,000 00	22,900 00
	\$275,900 00	\$282,522 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
200 shares Philadelphia and Erie Railroad, ...	\$4,400 00	} \$5,000 00
11 “ Fire Association Stock, ...	1,650 00	
United States 5-20 Bonds, ...	1,150 00	
“ “ 5-20 Bonds, ...	7,140 00	6,000 00
	\$14,340 00	\$11,000 00

Other Cash Loans :—

Loans secured by Company's stock, ...	\$2,000 00
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All other Assets and Property owned by the Company :—

	Cash value.
Rents due, ...	\$325 19
Deposited for perpetual insurance on Company's building, ...	191 72
Office and agency supplies, ...	\$5,000 00
	\$516 91

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$183,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . .	185,129 49	
Cash market value of stocks, bonds and securities owned by the Company, ...	282,522 00	
Cash loans on collateral security, ...	11,000 00	
Other cash loans, ...	2,000 00	
Cash on hand in the office of the Company, . .	2,552 40	
Cash deposited in various banks, ...	78,896 20	
Interest due and accrued (not included above), ...	245 07	
Premiums in course of collection (net), ...	26,402 88	
All other assets and property, . . \$5,000 00	516 91	
Gross present Assets, ...	—————	\$772,264 95

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$8,199 67	
Claimed, reported and supposed losses, ...	13,449 17	
Losses disputed or resisted, including expenses thereon, ...	3,000 00	
Total am't of losses and claims, —————	\$24,648 84	
Amount required to re-insure all outstanding risks, ...	228,419 67	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...	75,258 00	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	3,237 82	
All other debts and obligations; viz., State and local taxes, \$113.01; return premiums, \$610.72; re-insurance, \$40, ...	763 73	
Gross present Liabilities, except Capital Stock, ...	—————	332,328 06
Surplus as regards Policy-holders, ...	\$439,936 89	
Paid-up Capital, ...	300,000 00	
Surplus over Capital, ...	\$139,936 89	

* Total value of property mortgaged, ... \$455,000 00
Amount of insurance held as collateral, ... 143,750 00

GLEN'S FALLS INSURANCE COMPANY, GLEN'S FALLS, N. Y.

[Incorporated May, 1849. Commenced business May 1, 1850.]

RUSSELL M. LITTLE, *President.**Secretary,* JOHN L. CUNNINGHAM.*Office, at Glen's Falls, N. Y.**Attorney to accept service, JAMES GOODMAN, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, ...	\$307,700 00	\$352,638 50
New York Bounty Loan, ...	3,000 00	3,105 00
First National Bank (Glen's Falls) Stock, ...	10,000 00	15,000 00
	\$320,700 00	\$370,743 50

Securities held as Collateral for Cash Loans:—

40 shares Glen's Falls National Bank, ...	\$2,500 00	\$2,200 00
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All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, ...	\$275 00
Due on contract for sale of land, ...	1,900 00
Office furniture and fixtures, ...	\$2,500 00
	\$2,175 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$10,000 00	
Loans on mortgages of real estate, (first liens), including interest due or accrued thereon,*	158,281 94	
Cash market value of stocks, bonds and securities owned by the Company, ...	370,743 50	
Cash loans on collateral security, ...	2,200 00	
Cash on hand in the office of the Company, ...	355 09	
Cash deposited in First National Bank, Glen's Falls, ...	62,815 03	
Premiums in course of collection (net), ...	21,255 96	
All other assets and property, ...	\$2,500 00	2,175 00
Gross present Assets, ...		\$627,826 52
<i>Amount carried forward, ...</i>		
		\$627,826 52

* Value of lands mortgaged, ...	\$315,000 00
Value of buildings thereon, ...	169,800 00
Total value of property mortgaged, ...	
Amount of insurance held as collateral, ...	\$484,800 00
	89,000 00

Amount brought forward, ... \$627,826 52

LIABILITIES.

Adjusted losses and claims unpaid, ...	\$1,500 00	
Claimed, reported and supposed losses, ...	12,062 00	
Losses disputed or resisted, including expenses thereon, ...	1,200 00	
Total am't of losses and claims, ...	<u>\$14,762 00</u>	
Amount required to re-insure all outstanding risks, ...	297,023 67	
Gross present Liabilities, except Capital Stock, ...	<u>311,785 67</u>	
Surplus as regards Policy-holders, ...	\$316,040 85	
Paid-up Capital, ...	<u>200,000 00</u>	
Surplus over Capital, ...	\$116,040 85	

GLOBE INSURANCE COMPANY, CHICAGO, ILLINOIS.

[Incorporated February 16, 1865. Commenced business January, 1871.]

GEORGE K. CLARK, *President*.

Secretary, S. P. WALKER.

Office, No. 110 La Salle Street, Chicago, Illinois.

Attorney to accept service, WILLIAM B. BARTLETT, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, 1867, ...	\$25,000 00	\$29,125 00
West Chicago Park Bonds, ...	50,000 00	47,500 00
	<u>\$75,000 00</u>	<u>\$76,625 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Chicago Railway Construction Co. Stock, ...	\$30,000 00	\$15,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Due for re-insurance on losses paid, ...	\$1,875 00
Office furniture, ...	\$3,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$3,000 00
<i>Amount carried forward</i> , ...	<u>\$3,000 00</u>

<i>Amount brought forward,</i>	\$3,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	236,546 36	
Cash market value of bonds owned by the Company, ...	76,625 00	
Cash loans on collateral security, ...	15,000 00	
Cash on hand in the office of the Company, ...	1,137 94	
Cash deposited in various banks, ...	64,373 53	
Premiums in course of collection (net), ...	52,784 24	
All other assets and property, . . . \$3,000 00	1,875 00	
Gross present Assets, ...	—————	\$451,342 07

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$14,679 41	
Claimed, reported and supposed losses, ...	8,650 00	
Amount required to re-insure all outstanding risks, ...	159,842 51	
Gross present Liabilities, except Capital Stock, ...	—————	183,171 92
Surplus as regards Policy-holders, ...		\$268,170 15
Paid-up Capital, ...	\$300,000 00	
Net present Assets, ...	268,170 15	
Impairment of Capital, ...	\$31,829 85	

GREAT WESTERN (MARINE) INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated September, 1855. Commenced business October, 1855.]

FERDINAND MOTZ, *President.**Secretary,* WM. T. LOCKWOOD.*Office, No. 50 Wall Street, New York.**Attorney to accept service,* NATH'L FOSTER, Jr., *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States 10-40 Registered Bonds, ...	\$2,000 00	\$2,225 00
“ “ 10-40 Coupon Bonds, ...	14,000 00	15,820 00
“ “ 6 per cent. Currency Bonds, ...	124,000 00	141,670 00
“ “ 5-20 Coupon Bonds, 1864, ...	5,500 00	6,311 25
“ “ 5-20 Coupon Bonds, 1865, ...	1,000 00	1,152 50
“ “ 5-20 Coupon Bonds, 1862, ...	8,500 00	9,658 12
“ “ 5-20 Registered Bonds, 1865, ...	48,000 00	54,840 00

<i>Amounts carried forward,</i>	\$293,000 00	\$231,676 87
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* Total value of property mortgaged, ... \$760,900 00

<i>Amounts brought forward,</i>	\$203,000 00	\$231,676 87
United States 5-20 Registered Bonds, 1864, ...	16,000 00	18,160 00
“ “ 5-20 Registered Bonds, 1862, ...	18,000 00	20,430 00
“ “ 5 per cent. Reg'd Bonds, 1858, ...	205,000 00	225,500 00
“ “ 5 per cent. Coupon Bonds, 1858, ...	126,000 00	138,600 00
Brooklyn City Improvement Bonds, ...	10,000 00	9,100 00
“ “ Water Loan Bonds, ...	39,000 00	35,490 00
New York Central R. R. Sinking Fund Bonds, ...	2,000 00	1,840 00
Mobile and Ohio R. R. 2d Mortgage Bonds, ...	15,400 00	10,780 00
Atlantic Telegraph Co. Stock, ...	3,000 00	1,000 00
Galveston Wharf Co. Stock, ...	5,200 00	3,120 00
Southern Cotton Press and Manuf'g Co. Stock, ...	1,900 00	1,330 00
West India and Panama Telegraph Co. Stock, limited, ...	10,000 00	7,000 00
Coast Wrecking Co. Stock, ...	7,500 00	5,000 00
	\$662,000 00	\$709,026 87

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$121,108 78
Due for re-insurance on losses paid, ...	6,181 64
Advances on outstanding losses, ...	26,752 54
Sundry accounts, ...	1,699 13
	\$155,742 09

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon, ...	\$35,597 92
Cash market value of stocks and bonds owned by the Company, ...	709,026 87
Cash deposited in bank and with English bank- ers, ...	111,792 16
Interest due and accrued (not included above), ...	8,278 64
Premiums in course of collection (net), ...	75,495 63
Premium notes taken for marine and inland risks, not yet due, ...	62,541 37
Premium notes taken for marine and inland risks, overdue and not paid, \$135,085 44*	
All other assets and property, ...	155,742 09
Gross present Assets, ...	\$1,158,474 68

LIABILITIES.

Adjusted losses and claims, un- paid, ...	\$23,902 12
Claimed, reported and supposed losses, ...	60,935 00
<i>Amounts carried forward,</i>	\$84,837 12
	\$1,158,474 68

* Not estimated by the Company in Assets.

<i>Amounts brought forward,</i>	\$84,837 12	\$1,158,474 68
Losses disputed or resisted, including expenses thereon,	89,026 20	
Total am't of losses and claims,	\$173,863 32	
Less re-insurance,	19,200 00	
Net amount of unpaid losses,	—	\$154,663 32
Amount required to re-insure all outstanding risks,		78,673 94
Principal unpaid on scrip ordered to be re-deemed,		3,410 00
Interest due or unpaid on scrip,		6,202 15
Cash dividends to subscribers, declared and unpaid,		1,452 00
Due for borrowed money,		195,000 00
All other debts and obligations; viz., due for re-insurance, \$21,058.35; sundry accounts, \$11,041.09,		32,099 44
Gross present Liabilities, except Capital Stock,		471,500 85
Surplus as regards Policy-holders,		\$686,973 83
Paid-up Capital,		662,080 00
Surplus over Capital,		\$24,893 83

HANOVER FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1852. Commenced business April, 1852.]

BENJAMIN S. WALCOTT, *President.*

Secretary, I. REMSEN LANE.

Office, No. 120 Broadway, New York, N. Y.

Attorney to accept service, JOSEPH F. HOVEY, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1865,	\$15,000 00	\$17,175 00
“ “ 5-20 Registered Bonds of 1867,	320,000 00	368,000 00
“ “ 5-20 Registered Bonds of 1864,	10,000 00	11,350 00
“ “ 5-20 Coupon Bonds of 1865,	15,000 00	17,906 25
“ “ 6 per cent. Currency Bonds,	50,000 00	57,000 00
“ “ 6 per ct. Registered Bonds, 1881,	20,000 00	23,300 00
“ “ 5 per ct. Reg'd Bonds (new), '65,	20,000 00	23,000 00
New York County Bonds,	11,000 00	11,000 00
New York City Assessment Bonds,	25,000 00	25,000 00
South Carolina 6 per cent. Bonds,	20,000 00	2,200 00
Alabama 5 per cent. Bonds,	10,000 00	4,762 50
	\$516,000 00	\$560,693 75

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Lamar Fire Insurance Company, ...	\$500 00	\$1,200 00
10 “ New York National Exchange B'k., ...	900 00	
20 “ Continental National Bank, ...	1,500 00	700 00
20 “ Bank of Republic, ...	2,000 00	
100 “ St. Nicholas National Bank, ...	10,000 00	8,500 00
200 “ Metropolitan National Bank, ...	25,000 00	25,000 00
30 “ National Ins. Co. of Hartford, Conn., ...	3,300 00	
40 “ Columbia Fire Insurance Company, ...	960 00	
50 “ N. Y. Guaranty and Indemnity Co., ...	5,000 00	4,500 00
United States Coupon Bonds, 1881, ...	483 00	400 00
113 shares Bank of New York, ...	13,108 00	35,000 00
200 “ Manhattan Gas Light Company, ...	20,000 00	
100 “ N. Y. Cent'l and H. River R. R. Co., ...	9,950 00	
United States Coupon Bonds, 1881, (Oregon War Loan), ...	4,400 00	5,000 00
United States Coupon Bonds, 1881, ...	1,207 50	
10 shares New York National Exchange Bank, ...	900 00	700 00
United States 5-20 Coupon Bonds of 1864, ...	2,295 00	2,500 00
“ “ 5-20 Coupon Bonds of 1865, ...	59 68	
“ “ 5-20 Coupon Bonds of 1867, ...	656 56	
“ “ 5-20 Registered Bonds of 1867, ...	13,800 00	20,000 00
99 shares Delaware and Hudson Canal Co., ...	11,385 00	
	\$127,404 74	\$103,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$2,725 95
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	259,808 05
Cash market value of bonds owned by the Company, ...	560,693 75
Cash loans on collateral security, ...	103,500 00
Cash on hand in the office of the Company, ...	20,690 09
Cash deposited in various banks, ...	59,197 14
Interest due and accrued (not included above), ...	1,346 55
Premiums in course of collection (net), ...	71,071 56
Gross present Assets, ...	\$1,079,033 09
<i>Amount carried forward,</i>	\$1,079,033 09

* Value of lands mortgaged, ...	\$257,500 00
Value of buildings thereon, ...	421,500 00

Total value of property mortgaged, ...	\$679,000 00
Amount of insurance held as collateral, ...	274,500 00

Amount brought forward, ... \$1,079,033 09

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$4,212 76	
Claimed, reported and supposed losses, ...	47,728 48	
Losses disputed or resisted, including expenses thereon, ...	23,944 69	
Total am't of losses and claims, ...	\$75,885 93	
Less salvage claims, ...	6,020 96	
Net amount of unpaid losses, ...	— — — — —	\$69,864 97
Amount required to re-insure all outstanding risks, ...		468,561 40
All other debts and obligations; viz., return premiums, ...		3,062 93
Gross present Liabilities, except Capital Stock, ...	— — — — —	541,489 30
Surplus as regards Policy-holders, ...		\$537,543 79
Paid-up Capital, ...		400,000 00
Surplus over Capital, ...		\$137,543 79

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1810. Commenced business August, 1810.]

GEORGE L. CHASE, *President*.

Secretary, J. D. BROWNE.

Office, Hartford, Conn.

Attorney to accept service, JOSEPH F. HOVEY, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
Hartford National Bank Stock, Hartford, ...	\$51,100 00	\$80,738 00
Phoenix National Bank Stock, Hartford, ...	46,700 00	74,720 00
Conn. River National Bank Stock, Hartford, ...	5,000 00	6,500 00
American National Bank Stock, Hartford, ...	15,000 00	18,750 00
Charter Oak National Bank Stock, Hartford, ...	20,000 00	26,000 00
Farmers' and Mechanics' Nat'l B'k St'ck, Hartf'd, ...	26,000 00	34,840 00
Mercantile National Bank Stock, Hartford, ...	15,000 00	18,750 00
First National Bank Stock, Hartford, ...	17,200 00	24,080 00
Ætna National Bank Stock, Hartford, ...	31,500 00	40,320 00
City National Bank Stock, Hartford, ...	20,800 00	22,256 00
American Exchange National Bank, N. Y., ...	20,000 00	21,600 00
<i>Amounts carried forward</i> , ...	\$268,300 00	\$368,554 00

<i>Amounts brought forward,</i>	\$268,300 00	\$368,554 00
National Bank of Commerce Stock, N. Y., ...	20,000 00	22,200 00
Importers' and Traders' Nat'l B'k Stock, N. Y., ...	30,000 00	54,000 00
Bank of America Stock, N. Y., ...	30,000 00	43,500 00
Manhattan Company Stock, N. Y.	10,000 00	14,400 00
Merchants' National Bank Stock, N. Y., ...	15,000 00	17,100 00
Ocean National Bank Stock, N. Y., ...	10,000 00	2,600 00
Union National Bank Stock, N. Y., ...	10,000 00	13,600 00
Bank of North America Stock, N. Y., ...	10,000 00	10,200 00
Metropolitan National Bank Stock, N. Y., ...	30,000 00	39,000 00
Fourth National Bank Stock, N. Y., ...	20,000 00	21,000 00
Blackstone National Bank Stock, Boston, ...	10,600 00	14,522 00
National Bank of Commerce Stock, Boston, ...	4,300 00	5,137 00
Second National Bank Stock, Boston, ...	10,900 00	15,805 00
Hide and Leather National Bank Stock, Boston, ...	2,400 00	2,730 00
Atlantic National Bank Stock, Boston, ...	3,900 00	5,226 00
First National Bank Stock, Boston, ...	10,000 00	18,900 00
Boylston National Bank Stock, Boston, ...	10,700 00	15,515 00
Nat'l B'k, State of Missouri, Stock, St. Louis, Mo., ...	20,000 00	16,000 00
Merchants' Nat'l Bank Stock, St. Louis, Mo., ...	10,000 00	8,000 00
Merchants' Bank Stock (in liquidation), St. Louis, Mo., ...	3,500 00	3,500 00
Union National Bank Stock, Albany, ...	12,500 00	16,250 00
Montreal Bank Stock, Montreal, ...	30,000 00	54,670 00
Ontario Bank Stock, Bowmansville, ...	10,840 00	12,587 11
Connecticut River Co.'s Stock, ...	12,000 00	3,000 00
“ “ Railroad Co.'s Stock, ...	2,000 00	2,700 00
New York, New Haven and Hartford Railroad Co.'s Stock, ...	30,000 00	38,400 00
Hannibal and St. Joseph Railroad Co.'s Stock, ...	20,000 00	7,000 00
Lake Shore and Mich. Southern R.R. Co.'s Stock, ...	20,000 00	15,600 00
Toledo (Ohio) Water Works 8 per cent. Bonds, 1893, ...	5,000 00	5,000 00
Memphis City 6 per cent. Gold Bonds, ...	1,000 00	1,105 00
Tennessee State 6 per cent. Bonds, 1892, ...	33,000 00	26,730 00
Alabama State 8 per cent. Bonds, 1886, ...	10,000 00	9,000 00
South Carolina State Bonds (old issue), ...	20,000 00	10,000 00
New York Central R. R. 7 per ct. Bonds, 1876, ...	10,000 00	10,200 00
Harlem and Port Chester R. R. 7 per ct. Bonds, ...	50,000 00	50,000 00
United States 6 per cent. Reg'd Bonds, 1881, ...	55,800 00	64,867 50
“ “ 6 per ct. 5-20 Coupon Bonds, 1864, ...	7,000 00	8,085 00
	\$868,740 00	\$1,046,683 61

All other Assets and Property owned by the Company :—

	Cash value.
State tax due from non-resident stockholders, ...	\$4,906 55
Bills receivable, ...	3,025 79
Rents due and accrued, ...	1,562 28
	\$9,494 62

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$448,175 60
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	376,241 62
Cash market value of stocks and bonds owned by the Company, ...	1,046,683 61
Cash deposited in various banks, ...	171,662 65
Interest due and accrued (not included above), ...	4,460 00
Premiums in course of collection (net), ...	361,989 20
All other assets and property, ...	9,494 62
Gross present Assets, ...	<u>\$2,418,707 30</u>

LIABILITIES.

Claimed, reported and supposed losses, ...	\$167,595 34
Losses disputed or resisted, including expenses thereon, ...	19,364 13
Amount required to re-insure all outstanding risks, ...	1,029,851 15
Cash dividends to stockholders, declared and unpaid, ...	500 00
Gross present Liabilities, except Capital Stock, ...	<u>1,217,310 62</u>
Surplus as regards Policy-holders, ...	\$1,201,396 68
Paid-up Capital, ...	<u>1,000,000 00</u>
Surplus over Capital, ...	\$201,396 68

HOFFMAN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated May, 1864. Commenced business May, 1864.]

MARCUS F. HODGES, *President*. Secretary, OLIVER A. DRAKE.*Office, No. 130 Broadway, New York, N. Y.**Attorney to accept service, CHARLES E. LANE, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon Bonds, ...	\$10,000 00	\$11,550 00
“ “ 6 per ct. Registered Bonds, 1881, ...	10,000 00	11,625 00
“ “ 5-20 Registered Bonds, 1867, ...	35,000 00	40,337 50
“ “ 5-20 Registered Bonds, 1862, ...	30,000 00	33,900 00
N. Y. Central and Hudson River R. R. Stock, ...	10,000 00	10,000 00
Bank of Commerce Stock, ...	10,000 00	11,600 00
American Exchange Bank Stock, ...	16,800 00	18,144 00
Delaware and Hudson Canal Stock, ...	10,000 00	11,500 00
	<u>\$131,800 00</u>	<u>\$148,656 50</u>

* Value of lands mortgaged, ... \$775,000 00
 Value of buildings thereon, ... 362,000 00

Total value of property mortgaged, ... \$1,137,000 00
 Amount of insurance held as collateral, ... 314,000 00

HOME INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1853. Commenced business April 13, 1853.]

CHAS. J. MARTIN, *President.**Secretary,* JOHN H. WASHBURN.*Office, No. 135 Broadway, New York, N. Y.**Attorney to accept service, WM. H. ELLISON, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1864, ...	\$750,000 00	\$855,000 00
“ “ “ “ 1865, ...	450,000 00	518,625 00
“ “ 6 per cent. Currency Bonds, ...	300,000 00	342,750 00
“ “ 6 per cent. Bonds, 1881, ...	200,000 00	232,750 00
Brooklyn City Deficiency Certificates, 1874, ...	100,000 00	100,000 00
New York City Revenue Bonds, 1874, ...	57,000 00	57,000 00
New York Assessment Fund Bonds, 1874, ...	20,000 00	20,000 00
Tennessee State Bonds, ...	20,000 00	16,000 00
Alabama State Bonds, ...	10,000 00	5,000 00
South Carolina State Bonds, ...	20,000 00	2,420 00
Mississippi State Treasury Warrants, ...	20,000 00	16,400 00
	\$1,947,000 00	\$2,165,945 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares Hanover Bank, ...	\$5,000 00	\$4,000 00
250 “ St. Nicholas National Bank, ...	25,000 00	20,000 00
11 “ American Exchange National Bank, ...	1,177 00	8,000 00
15 “ Fulton Bank of Brooklyn, ...	1,275 00	
40 “ German American National Bank, ...	3,560 00	
29 “ Hanover National Bank, ...	2,900 00	
45 “ Fulton Bank of Brooklyn, ...	3,825 00	3,500 00
10 “ Continental Ins. Co., ...	1,050 00	
10 “ Continental National Bank, ...	700 00	600 00
70 “ Central National Bank, ...	4,620 00	11,555 96
70 “ Fourth National Bank, ...	7,000 00	
100 “ N. Y. Central and Hudson River R.R., ...	9,950 00	16,500 00
200 “ New York and Harlem Railroad, ...	11,900 00	
20 “ St. Nicholas National Bank, ...	2,000 00	1,800 00
100 “ Tenth National Bank, ...	7,500 00	6,000 00
200 “ Fourth National Bank, ...	20,000 00	30,000 00
100 “ Park National Bank, ...	12,400 00	
200 “ Broadway Bank, ...	13,750 00	10,000 00
100 “ N. Y. Central and Hudson River R.R., ...	9,950 00	
15 “ St. Nicholas National Bank, ...	1,500 00	
20 “ Bull's Head Bank, ...	500 00	
100 “ Fonda, Johnstown and Gloversville Railroad Company, ...	5,000 00	

Amounts carried forward, ... \$150,557 00 \$111,955 96

<i>Amounts brought forward, ...</i>		\$150,557 00	\$111,955 96
53 shares	Adriatic Fire Ins. Co., ...	861 25	600 00
130 "	Equitable Life Assurance Society, .	19,500 00	13,000 00
120 "	" " " " "	18,000 00	12,000 00
100 "	Second National Bank, ...	17,500 00	15,000 00
50 "	Metropolitan National Bank, . . .	6,150 00	
200 "	Pacific Bank, ...	15,000 00	10,000 00
100 "	Safe Deposit Company, ...	2,500 00	2,000 00
50 "	Merchants' National Bank, ...	2,850 00	4,700 00
27 "	American Exchange National Bank,	2,889 00	
40 "	Delaware & Hudson Canal Co., . .	4,600 00	3,800 00
100 "	Harlem Railroad, ...	5,950 00	5,000 00
50 "	N. Y. Central and Hudson River R.R.,	4,975 00	
United States 6 per cent. Reg'd Bonds, 1881, .		4,655 00	10,000 00
" "	5-20 Registered Bonds, 1862, . .	6,810 00	
" "	6 per cent. Reg'd Bonds, 1881, . .	4,655 00	
" "	10-40 Registered Bonds, ...	5,006 25	15,000 00
" "	5-20 Coupon Bonds, 1868, ...	4,760 00	
" "	" " " " 1867, ...	1,192 50	
" "	6 per cent. Coupon Bonds, 1881, .	1,207 50	
" "	10-40 Bonds, ...	1,130 00	25,000 00
" "	5-20 New Bonds, 1865, ...	5,962 50	
" "	" " " " 1867, ...	23,850 00	
" "	6 per cent. Bonds, 1881, ...	6,037 50	5,000 00
" "	5-20 Bonds, 1865, ...	11,525 00	15,000 00
" "	" " 1865, ...	5,762 50	
" "	5-20 Registered Bonds, 1867, . .	18,480 00	16,000 00
" "	6 per cent Bonds, 1881, ...	4,830 00	4,000 00
" "	5-20 Bonds, 1864, ...	3,786 75	5,000 00
" "	" " 1865, ...	2,385 00	
" "	" " 1868, ...	2,380 00	
" "	" " 1868, ...	2,380 00	2,000 00
" "	" " 1864, ...	1,147 50	2,850 00
" "	" " 1865, ...	2,385 00	
" "	10-40 Registered Bonds, ...	445 00	300 00
" "	6 per cent. Bonds, 1881, ...	2,415 00	3,500 00
" "	5-20 Bonds, 1867, ...	2,385 00	
" "	" " 1865, ...	5,762 50	10,000 00
" "	" " 1862, ...	5,687 50	
" "	" " 1864, ...	4,016 25	
" "	" " 1865, ...	5,762 50	10,000 00
" "	6 per cent. Bonds, 1881, ...	3,622 50	
New York City Improvement Stock, 1892, .		40,000 00	30,000 00
" "	" " " " 1892, ...	10,000 00	8,000 00
Buffalo City Bonds, ...		24,000 00	20,000 00
		\$475,756 50	\$361,705 96

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$8,399 96
Re-insurance due on losses paid, ...	16,486 58
	\$24,886 54

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$1,925,802 09
Cash market value of stocks, bonds and securities owned by the Company, ...	2,165,945 00
Cash loans on collateral security, ...	361,705 96
Cash deposited in various banks, ...	151,510 55
Interest due and accrued (not included above), ...	5,975 06
Premiums in course of collection (net), ...	195,209 12
Premium notes taken for fire risks, not yet due, \$17,648.84; overdue and not paid, \$4,014.49,	21,663 33
All other assets and property, ...	24,886 54
Gross present Assets, ...	\$4,852,697 65

LIABILITIES.

Claimed, reported and supposed losses, ...	\$187,332 98
Losses disputed or resisted, including expenses thereon, ...	28,832 26
Amount required to re-insure all outstanding risks, ...	1,897,019 66
Cash dividends to stockholders, declared and unpaid, ...	525 00
Gross present Liabilities, except Capital Stock, ...	2,113,709 90
Surplus as regards Policy-holders, ...	\$2,738,987 75
Paid-up Capital, ...	2,500,000 00
Surplus over Capital, ...	\$238,987 75

* Value of lands mortgaged, ...	\$2,532,500 00
Value of buildings thereon, ...	2,588,400 00
Total value of property mortgaged, ...	\$5,120,900 00
Amount of insurance held as collateral, ...	1,578,760 00

HOME INSURANCE COMPANY, COLUMBUS, OHIO.

[Incorporated July, 1863. Commenced business January 5, 1864.]

J. B. HALL, *President*.*Secretary*, L. C. BUTLER.*Office, Columbus, Ohio.**Attorney to accept service, H. V. FREEMAN, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
United States 10-40 Registered Bonds, . . .	\$45,000 00	\$50,850 00
“ “ 5-20 Registered Bonds, . . .	15,000 00	18,000 00
Fayette County Bonds, ...	2,000 00	2,000 00
Columbus City Hall Bonds, \$1,000 each, . . .	4,000 00	4,000 00
Piqua City Water Works Bonds, ...	10,500 00	10,500 00
	\$76,500 00	\$85,350 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Madison National Bank Stock, London, Ohio, .	\$12,750 00	\$10,800 00
Citizens' Savings Bank Stock, Columbus, Ohio,	4,000 00	1,500 00
United States 5-20 Registered Bonds, 1862, .	1,200 00	660 00
“ “ 5-20 Registered Bonds, 1865, .	600 00	330 00
“ “ 5-20 Bonds, ...	12,000 00	6,742 06
	\$30,550 00	\$20,032 06

Other Cash Loans :—

Loaned on first mortgage, ...	\$2,849 20
“ on personal security, ...	199 80
	\$3,049 00

All other Assets and Property owned by the Company :—

Due from other companies for re-insurance on losses paid, .	Cash value. \$9,296 38
Other property belonging to the Company, . . . \$5,201 74	

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$1,727 80
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	291,352 29
<i>Amount carried forward, ...</i>	<i>\$293,080 09</i>

* Value of lands mortgaged, ...	\$844,660 00
Value of buildings thereon, ...	98,150 00
Total value of property mortgaged, ...	\$942,810 00
Amount of insurance held as collateral, ...	61,900 00

<i>Amount brought forward,</i>	\$293,080 09
Cash market value of bonds owned by the Company, ...	85,350 00
Cash loans on collateral security, ...	20,032 06
Other cash loans, ...	3,049 00
Cash on hand in the office of the Company, ...	1,323 23
Cash deposited in First Nat'l Bank, Columbus, ...	28,711 31
Interest due and accrued (not included above), ...	4,266 16
Premiums in course of collection (net), ...	53,844 32
Premium notes taken for marine and inland risks not yet due, and overdue and not paid, ...	13,554 47
All other assets and property, . . . \$5,201 34	9,296 38
Gross present Assets, ...	<u>\$512,507 02</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$19,710 00
Claimed, reported and supposed losses, ...	7,850 00
Losses disputed or resisted, including expenses thereon, ...	10,500 00
Total am't of losses and claims, ...	<u>\$38,060 00</u>
Less re-insurance, . \$3,100 00	
Less salvage claims, . 3,500 00	
	<u>6,600 00</u>
Net amount of unpaid losses, ...	\$31,460 00
Amount required to re-insure all outstanding risks, ...	214,869 55
Gross present Liabilities, except Capital Stock, ...	<u>246,329 55</u>
Surplus as regards Policy-holders, ...	\$266,177 47
Paid-up Capital, ...	<u>250,000 00</u>
Surplus over Capital, ...	\$16,177 47

HUMBOLDT INSURANCE COMPANY, NEWARK, N. J.

[Incorporated March, 1870. Commenced business May 1, 1870.]

GEORGE BROWN, *President*.*Secretary*, E. F. HIGGINS.*Office*, No. 753 Broad Street, Newark, N. J.*Attorney to accept service*, CHARLES W. SPROAT, Boston.

DETAILED STATEMENT OF ASSETS.

Assets and Property owned by the Company:—

Rents due and accrued, ...	Cash value. \$750 00
Office fixtures, ...	\$1,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$19,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	222,728 21	
Cash on hand in the office of the Company, ...	1,524 56	
Cash deposited in various banks, ...	35,606 14	
Premiums in course of collection (net), ...	25,502 43	
All other assets and property, ...	\$1,500 00	750 00
Gross present Assets, ...		<u>\$305,111 34</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$10,180 63	
Losses disputed or resisted, including expenses thereon, ...	2,500 00	
Total am't of losses and claims, ...	\$12,680 63	
Less re-insurance, . \$1,500 00		
Less salvage claims, . 1,750 00		
	<u>3,250 00</u>	
Net amount of unpaid losses, ...		\$9,430 63
Amount required to re-insure all outstanding risks, ...		75,577 04
Gross present Liabilities, except Capital Stock, ...		<u>85,007 67</u>
Surplus as regards Policy-holders, ...		\$220,103 67
Paid-up Capital, ...		<u>200,000 00</u>
Surplus over Capital, ...		\$20,103 67

Value of lands mortgaged, ...	\$464,000 00
Value of buildings thereon, ...	250,000 00
Total value of property mortgaged, ...	\$714,000 00
Amount of insurance held as collateral, ...	124,050 00

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY
OF NORTH AMERICA, PHILADELPHIA, PA.

[Incorporated 1794. Commenced business 1790.]

ARTHUR G. COFFIN, *President*.*Secretary*, MATTHIAS MARIS.*Office, No. 232 Walnut Street, Philadelphia, Pa.**Attorney to accept service, GEORGE E. FOSTER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company :—

	Par value.	Market value.
United States Registered Bonds, 1881, ...	\$100,000 00	\$111,000 00
“ “ 5-20 Bonds, ...	100,000 00	114,500 00
“ “ 5-20 Bonds, ...	100,000 00	114,950 00
State of Pennsylvania 5 per cent. Bonds, ...	10,000 00	10,000 00
State of Pennsylvania 6 per cent. Bonds, ...	106,000 00	110,040 00
State of New Jersey 6 per cent. Bonds, ...	50,000 00	52,500 00
State of Delaware 6 per cent. Bonds, ...	10,000 00	10,000 00
State of Connecticut 6 per cent. Bonds, ...	78,000 00	78,000 00
Philadelphia City 6 per cent. Bonds, ...	300,000 00	303,750 00
Cincinnati City 6 per cent. Bonds, ...	21,000 00	18,900 00
Cincinnati City 7 3-10 per cent. Bonds, ...	19,000 00	19,760 00
Williamsport City 6 per cent. Bonds, ...	3,000 00	2,400 00
Pittsburg City 7 per cent. Bonds, ...	15,000 00	15,000 00
Bellefonte Borough 6 per cent. Bonds, ...	6,000 00	5,400 00
North Pennsylvania R. R. Co.'s Mortgage Bonds, ...	20,000 00	19,400 00
North Pennsylvania R. R. Co.'s 7 per ct. Bonds, ...	5,000 00	4,950 00
American S. S. Co.'s Bonds, Guaranteed, ...	40,000 00	32,900 00
Pennsylvania and New York Canal and Rail- road Company's Guaranteed Bonds, ...	30,000 00	29,700 00
Delaware Railroad Co.'s Mortgage Loan, ...	10,000 00	9,800 00
Lehigh Valley R. R. Co.'s Mortgage Bonds, ...	50,000 00	47,500 00
Lehigh Valley R. R. Co.'s 7 per cent. Regis- tered Bonds, ...	25,000 00	26,000 00
Western Pennsylvania First Mortgage Guar- anteed Bonds, ...	15,000 00	12,000 00
Lehigh Coal and Navigation Company's First Mortgage Loan, ...	25,000 00	22,500 00
Lehigh Coal and Navigation Company's Con- vertible Mortgage Loan, ...	6,000 00	5,400 00
Philadelphia and Reading Company's Regis- tered 7 per cent. Bonds, ...	13,000 00	13,260 00
Delaware and Raritan Canal Co., and C. and A. R. R. and T. Co., ...	21,000 00	20,140 00
Chesapeake and Delaware Canal Company's Mortgage Loan, ...	37,000 00	33,300 00

Amounts carried forward, ... \$1,215,000 00 \$1,242,150 00

<i>Amounts brought forward,</i> . . .		\$1,215,000 00	\$1,242,150 00
Delaware Division Canal Mortgage Loan,	. . .	15,000 00	13,800 00
Union Canal Company's Mortgage Loan,	. . .	5,000 00	500 00
300 shares Philadelphia, Germantown and Nor-			
ristown Railroad,		15,000 00	25,500 00
100 " Philadelphia National Bank,		10,000 00	15,000 00
63 " Germantown and Perk. T. Co.,		3,150 00	1,260 00
228 " Chesapeake and Delaware Canal Co.,		11,400 00	6,840 00
110 " North Pennsylvania Railroad,		5,500 00	5,500 00
40 " Philadelphia and Southern Mail S. S.			
Company,		5,000 00	2,400 00
		\$1,285,050 00	\$1,312,950 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Philadelphia City 6's,	\$12,000 00	\$9,200 00
Lehigh Coal and Navigation Company's Loan,	6,440 00	5,000 00
30 shares Empire Transportation Company,	1,560 00	2,000 00
44 " Cumberland I. and N. Company,	2,500 00	
148 " Pennsylvania Co. for Ins. on Lives,	—	11,000 00
Philadelphia City 6's,	3,000 00	2,000 00
		\$25,500 00
		\$29,200 00

Other Cash Loans:—

Loaned on personal security,		\$1,000 00
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All other Assets and Property owned by the Company:—

In Other Assets and Property Owned by the Company :—										Cash value.
Salvage on losses paid,	.	.	.	.	.	.	.	.	.	\$20,000 00
Ledger accounts,	.	.	.	.	.	.	.	.	.	43,831 64
										\$63,831 64

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$35,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon, .	689,495 00
Cash market value of stocks, bonds and securities owned by the Company, ...	1,312,950 00
Cash loans on collateral security, ...	29,200 00
Other cash loans, ...	1,000 00
Cash on hand in the office of the Company, .	490,243 04
Interest due and accrued (not included above),	276 00
Premiums in course of collection (net), . .	267,756 80
Premium notes taken for marine and inland risks, not yet due, ...	418,079 16
All other assets and property, ...	63,831 64
Gross present Assets, ...	\$3,307,831 64
Amount carried forward, ...	\$3,307,831 64

Amount brought forward, ... \$3,307,831 64

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$259,500 00
Amount required to re-insure all outstanding risks, ...	1,689,823 25
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...	321,723 58
Cash dividends to stockholders, declared and unpaid, ...	1,500 00
All other debts and obligations; viz., State and local taxes, ...	30,000 00
Gross present Liabilities, except Capital Stock, ...	<u>2,302,546 83</u>
Surplus as regards Policy-holders, ...	\$1,005,284 81
Paid-up Capital, ...	<u>500,000 00</u>
Surplus over Capital, ...	\$505,284 81

IRVING INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 30, 1872. Commenced business April 30, 1872.]

MARTIN L. CROWELL, *President.*

Secretary, JAMES M. WILSON.

Office, No. 157 Broadway, New York, N. Y.

Attorney to accept service, J. EDWARD HOLLIS, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Coupon Bonds of 1865, . . .	\$2,000 00	\$2,310 00
“ “ Coupon Bonds of 1904, . . .	87,000 00	98,527 50
“ “ Registered Bonds of 1904, . . .	20,000 00	22,250 00
	<u>\$109,000 00</u>	<u>\$123,087 50</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
East River National Bank Stock, . . .	\$3,300 00	\$2,750 00
Irving National Bank Stock, . . .	1,200 00	
State of Indiana 5 per cent. Canal Stock, . . .	8,389 50	7,000 00
Irving National Bank Stock, . . .	2,400 00	2,000 00
Third Avenue Railroad Co. Bonds, . . .	2,850 00	3,000 00
Dry Dock, E. B. and Battery R. R. Co. Bonds, . .	900 00	
N. Y. Central and Hudson Riv. R. R. Co. Stock, . .	4,455 00	4,300 00
American Dock and Improvement Co. Bonds, . .	930 00	
<i>Amounts carried forward,</i>	<u>\$24,424 50</u>	<u>\$19,050 00</u>

250 FIRE, MARINE, AND FIRE-MARINE [Dec. 31,

<i>Amounts brought forward,</i>	\$24,424 50	\$19,050 00
Lake Shore and Mich. Southern R. R. Co. Stock,	773 75	425 00
Columbus and Indianapolis Central R. R. Co.		
Bonds,	840 00	700 00
United States Coupon Bonds, 1865,	577 50	2,000 00
“ “ Coupon Bonds, 1867,	717 00	
“ “ Coupon Bonds, 1864,	460 00	
American Coal Company Stock,	934 37	
Ætna Insurance Company Stock,	4,500 00	2,500 00
Lorillard Insurance Company Stock,	1,000 00	800 00
West Side Bank Stock,	2,750 00	4,000 00
American Express Company Stock,	2,204 00	
Chicago and Alton R. R. Co. Preferred Stock,	10,500 00	10,000 00
N. Y. State Loan and Trust Co. Stock,	1,800 00	
Chicago and Alton Railroad Co. Stock,	10,275 00	8,000 00
Columbus, Chicago and Ind. Central R. Stock,	2,725 00	
American Dock and Improvement Co. Bond,	930 00	600 00
Cleveland and Pittsburg R. R. Co. Stock,	1,282 50	350 00
	\$66,693 62	\$48,425 00

All other Assets and Property owned by the Company:—

	Cash value.
Membership New York Produce Exchange,	\$350 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),	
including interest due or accrued thereon,*	\$91,430 25
Cash market value of bonds owned by the	
Company,	123,087 50
Cash loans on collateral security,	48,425 00
Cash deposited in Irving National Bank,	3,978 61
Interest due and accrued (not included above),	292 74
Premiums in course of collection (net),	11,743 25
All other assets and property,	350 00
Gross present Assets,	\$279,307 35

LIABILITIES.

Adjusted losses and claims unpaid,	\$3,707 10
Claimed, reported and supposed losses,	188 39
Amount required to re-insure all outstanding	
risks,	56,631 95

Amounts carried forward, \$60,527 44 \$279,307 35

* Value of lands mortgaged,	\$145,000 00
Value of buildings thereon,	94,000 00
Total value of property mortgaged,	\$239,000 00
Amount of insurance held as collateral,	84,050 00

<i>Amounts brought forward,</i>	\$60,527 44	\$279,307 35
Cash dividends to stockholders, declared and unpaid, ...	13,510 00	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	750 00	
Gross present Liabilities, except Capital Stock, ...	—————	74,787 44
Surplus as regards Policy-holders, ...		\$204,519 91
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$4,519 91

LAMAR INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 3, 1872. Commenced business April 3, 1872.]

ISAAC R. ST. JOHN, *President*.*Secretary*, WM. R. MACDIARMID.*Office, No. 184 Broadway, New York, N. Y.**Attorney to accept service, T. T. SAWYER, Jr., Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 6's, Currency Bonds, ...	\$60,000 00	\$68,550 00
“ “ 10-40 Bonds, ...	25,000 00	28,250 00
“ “ 5-20 Bonds, ...	10,000 00	11,400 00
“ “ 5-20 Bonds, ...	11,000 00	12,650 00
“ “ 5-20 Bonds, ...	39,000 00	45,120 00
“ “ 5-20 Bonds, ...	30,000 00	34,650 00
“ “ Bonds, 1881, ...	35,000 00	40,600 00
	\$210,000 00	\$241,220 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Phenix Insurance Company (Brooklyn) Stock,	\$8,400 00	\$5,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$1,500 00
Re-insurance due on losses paid, ...	3,112 48
	\$4,612 48

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),*	\$33,900 00
Cash market value of bonds owned by the Company, ...	241,220 00
<i>Amount carried forward,</i>	\$275,120 00

* Value of lands mortgaged, ...	\$27,000 00
Value of buildings thereon, ...	57,000
Total value of property mortgaged, ...	\$84,000)
Amount of insurance held as collateral, ...	33,900

<i>Amount brought forward,</i>	\$275,120 00	
Cash loans on collateral security, ...	5,000 00	
Cash on hand in the office of the Company, ...	239 06	
Cash deposited in National Bank of Republic, ...	9,208 20	
Premiums in course of collection (net), ...	4,608 53	
All other assets and property, ...	4,612 48	
Gross present Assets, ...		\$298,788 27

LIABILITIES.

Claimed, reported and supposed losses, ...	\$5,700 00	
Amount required to re-insure all outstanding risks, ...	70,401 16	
All other debts and obligations; viz., return premiums, ...	149 76	
Gross present Liabilities, except Capital Stock, ...		76,250 92
Surplus as regards Policy-holders, ...		\$222,537 35
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$22,537 35

LORILLARD INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated December, 1871. Commenced business January, 1872.]

CARLISLE HOWARD, *President.**Secretary,* JOHN C. MILLS.*Office, No. 152 Broadway, New York, N. Y.**Attorney to accept service, JOSEPH F. HOVEY, Boston.*

DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Phenix National Bank, ...	\$2,000 00	\$1,600 00
10 " Hanover Insurance Company, ...	500 00	
100 " N. Y. Cent'l and Hudson River R. R., ...	10,000 00	6,000 00
Lake Shore and Michigan South'n R. R. Bonds, ...	4,700 00	4,000 00
40 shares Rutgers Insurance Company, ...	1,500 00	1,000 00
80 " Adriatic Insurance Company, ...	1,600 00	500 00
New York County Bond, ...	5,000 00	3,500 00
100 shares Manhattan Life Insurance Co., ...	20,000 00	12,000 00
40 " Citizens' Bank, ...	1,200 00	
13 " Hartford and New York R. R. Co., ...	1,300 00	
N. Y. Central and Hudson River Railroad, ...	50,000 00	50,000 00
Second Av. Railroad 2d Mortgage Bonds, ...	5,000 00	
10 shares Citizens' Insurance Company, ...	260 00	700 00
10 " National Insurance Company, ...	375 00	
7 " Lenox Insurance Company, ...	175 00	
Citizens' Insurance Company Scrip, ...	570 00	
	\$104,180 00	\$79,300 00

All other Assets and Property owned by the Company:—

	Cash value.
Leasehold, ...	\$10,032 50
Rents due and accrued, ...	2,466 66
Re-insurance due on losses paid, ...	500 00
	\$12,999 16

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$272,010 95	
Cash loans on collateral security, ...	79,300 00	
Cash on hand in the office of the Company, ...	1,762 10	
Cash deposited in various banks, ...	23,424 25	
Interest due and accrued (not included above), ...	3,522 10	
Premiums in course of collection (net), ...	31,078 28	
All other assets and property, ...	12,999 16	
Gross present Assets, ...		\$424,096 84

LIABILITIES.

Amount required to re-insure all outstanding risks, ...	\$86,906 87	
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	1,666 66	
All other debts and obligations; viz., return premiums, ...	85 17	
Gross present Liabilities, except Capital Stock, ...		88,658 70
Surplus, as regards Policy-holders, ...		\$335,438 14
Paid-up Capital, ...		300,000 00
Surplus over Capital, ...		
		\$35,438 14

MANHATTAN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated January 8, 1872. Commenced business March 31, 1872.]

ANDREW J. SMITH, *President.* Secretary, JOHN H. BEDELL.*Office, No. 68 Wall Street, New York, N. Y.**Attorney to accept service, EDWARD STEARNS, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, ...	\$16,000 00	\$18,330 00
“ “ Union Pacific Bonds, ...	100,000 00	114,500 00
“ “ Bonds, 1881, ...	50,000 00	58,500 00
Brooklyn City Bonds, ...	5,000 00	5,000 00
South Carolina Bonds, ...	20,000 00	2,400 00
	\$191,000 00	\$198,730 00

* Total value of property mortgaged, ... \$813,000 00
Amount of insurance held by the Company, ... 139,750 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Phenix Ins. Co.'s Stock, ...	\$5,750 00	\$5,000 00
Brewers' and Malsters' Ins. Co.'s Stock, ...	2,500 00	2,000 00
“ “ “ “	2,000 00	1,500 00
Dry Dock, East Broadway and Battery Railroad Stock, ...	5,000 00	2,500 00
United States 6's Bonds, 1881, ...	1,170 00	1,000 00
Central Pennsylvania Gold Bonds, ...	1,000 00	700 00
16 shares Howard Ins. Co., ...	800 00	700 00
5 “ New York Central Railroad, ...	500 00	500 00
3 “ Gebhard Ins. Co., ...	300 00	
United States 5-20 Bonds, 1867, ...	5,800 00	5,000 00
“ “ “ “ “	11,700 00	10,000 00
32 shares Phenix Ins. Co., ...	1,840 00	1,400 00
Brooklyn City Bonds, ...	6,200 00	5,500 00
United States 5-20 Bonds, 1865, ...	1,750 00	1,500 00
“ “ “ “ 1867, ...	585 00	450 00
Brooklyn City Bonds, ...	2,000 00	3,000 00
N. Y. and N. H. R. R. Stock, ...	1,500 00	
United States 6 per cent. Bonds, 1881, ...	1,170 00	1,000 00
Alabama 8 per cent. Gold and Currency Bonds, ...	7,000 00	5,000 00
United States 6 per cent. Bonds, 1881, ...	7,020 00	5,800 00
“ “ 10-40 Bonds, ...	5,700 00	5,000 00
	\$71,285 00	\$57,550 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$3,700 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon, ...	\$146,099 78
Cash market value of bonds owned by the Company, ...	198,730 00
Cash loans on collateral security, ...	57,550 00
Cash deposited in Leather Manuf. Nat'l Bank, ...	84,189 13
Interest due and accrued (not included above), ...	4,777 37
Premiums in course of collection (net), ...	85,059 55
Premium notes taken for marine and inland risks, not yet due, ...	6,344 73
All other assets and property, ...	3,700 00
Gross present Assets, ...	\$586,450 56
<i>Amount carried forward,</i>	\$586,450 56

Amount brought forward, ... \$586,450 56

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$15,000 00
Amount required to re-insure all outstanding risks, ...	236,364 11
Gross present Liabilities, except Capital Stock, ...	<u>251,364 11</u>
Surplus as regards Policy-holders, ...	\$335,086 45
Paid-up Capital, ...	<u>250,000 00</u>
Surplus over Capital, ...	\$85,086 45

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated January 15, 1852. Commenced business January 15, 1852.]

WM. A. ANDERSON, *President.*

Secretary, C. W. PARMELEE.

Office, No. 166 Broadway, New York, N. Y.

Attorneys to accept service, HUTCHINGS & VINCENT, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
United States Registered Loan, 1861, . . .	\$135,000 00	\$157,275 00
“ “ Coupon Bonds, 1867, . . .	5,000 00	5,975 00
	<u>\$140,000 00</u>	<u>\$163,250 00</u>

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
40 shares Merchants' Exchange National Bank, New York, ...	\$1,600 00	\$800 00

All other Assets and Property owned by the Company :—

Salvage on losses paid, ...	\$290 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$84,980 00
Cash market value of bonds owned by the Company, ...	163,250 00
Cash loans on collateral security, ...	800 00
Cash on hand in the office of the Company, ...	<u>1,352 84</u>
<i>Amount carried forward,</i>	\$250,382 84

* Value of lands mortgaged, ...	\$147,500 00
Value of buildings thereon, ...	<u>151,500 00</u>
Total value of property mortgaged, ...	\$299,000 00
Amount of insurance held as collateral, ...	99,500 00

<i>Amount brought forward,</i>	\$250,382 84	
Cash deposited in Merchants' Ex. Nat'l Bank, . .	10,847 69	
Interest due and accrued (not included above), . .	5 43	
Premiums in course of collection (net), ...	5,234 64	
All other assets and property, ...	290 00	
Gross present Assets, ...		\$266,760 60

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$35 38	
Claimed, reported and supposed losses, ...	1,600 00	
Amount required to re-insure all outstanding risks, ...	45,462 40	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	1,078 07	
All other debts and obligations; viz., return premiums, ...	249 17	
Gross present Liabilities, except Capital Stock, ...		48,425 02
Surplus as regards Policy-holders, ...	\$218,335 58	
Paid-up Capital, ...	200,000 00	
Surplus over Capital, ...	\$18,335 58	

MERCANTILE MUTUAL INSURANCE COMPANY, NEW YORK,
N. Y.

[Incorporated April, 1842. Commenced business April, 1842.]

ELLWOOD WALTER, *President.* Secretary, C. J. DESPARD.*Office, No. 35 Wall Street, New York, N. Y.**Attorney to accept service, WILLIAM H. VINCENT, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

		Par value.	Market value.
100 shares	Bank of the Republic, ...	\$10,000 00	\$10,000 00
70 "	Bank of America, ...	7,000 00	9,800 00
100 "	Bank of Commerce, ...	10,000 00	11,400 00
25 "	Bank of New York, ...	2,500 00	2,950 00
100 "	Bank of the State of New York, ...	10,000 00	11,000 00
50 "	Phenix Bank, ...	1,000 00	1,000 00
50 "	Metropolitan Bank, ...	5,000 00	6,200 00
200 "	Merchants' Bank, ...	10,000 00	11,500 00
100 "	Hanover Bank, ...	10,000 00	10,200 00
300 "	Manhattan Bank, ...	15,000 00	21,750 00
120 "	Continental Bank, ...	12,000 00	9,000 00
	<i>Amounts carried forward,</i>	\$92,500 00	\$104,800 00

<i>Amounts brought forward,</i>		\$92,500 00	\$104,800 00
20 shares Union Bank,		1,000 00	1,300 00
110 " St. Nicholas Bank,		11,000 00	11,660 00
134 " National Gallatin Bank,		6,700 00	8,576 00
17 " Marine Bank,		1,700 00	2,805 00
100 " Park Bank,		10,000 00	13,000 00
102 " American Exchange Bank,		10,200 00	11,016 00
327 " Williamsburg Gas Light Co.,		16,350 00	24,525 00
Williamsburg Gas Light Co. Scrip,		13,000 00	13,000 00
60 shares Coast " Wrecking Company,"		6,000 00	6,000 00
200 " N. Y. City 6 per cent. Stock, 1887,		20,000 00	20,000 00
United States 5-20 6 per cent Bonds, 1865,		13,000 00	14,820 00
Columbus, Chicago and Ind. Cent'l R. R. Bonds,		1,000 00	890 00
Indianapolis and Vincennes Railroad Bonds,		20,000 00	18,000 00
310 shares Mercantile Mutual Insurance Com- pany's Stock,	 \$15,500 00	-	-
		<u>\$222,450 00</u>	<u>\$250,392 00</u>

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Indianapolis and Vincennes Railroad Bonds,	\$4,500 00	\$4,000 00
United States 6 per cent. Bonds,	1,110 00	800 00
80 shares Continental Insurance Company,	10,400 00	7,000 00
United States 6 per cent. Bonds,	4,400 00	4,000 00
New Jersey Southern Railroad Co.'s Bonds,	370 00	100 00
104 shares Long Island and North Shore Rail- road Company,	15,600 00	6,500 00
	<u>\$36,380 00</u>	<u>\$22,400 00</u>

All other Assets and Property owned by the Company :—

	Cash value.
Salvage on losses paid,	\$28,512 27
Re-insurance due on losses paid,	25,768 00
	<u>\$54,280 27</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks, bonds and secu- rities owned by the Company,	\$250,392 00	
Cash loans on collateral security,	22,400 00	
Cash on hand in the office of the Company, and deposited in bank,	44,118 01	
Interest due and accrued (not included above),	5,927 29	
Premiums in course of collection (net),	308,654 81	
Premium notes taken for marine and inland risks, not yet due, \$280,746 56; overdue, and not paid, \$15,384.14,	296,130 70	
All other assets and property,	54,280 27	
Gross present Assets,	<u> </u>	\$981,903 08
<i>Amount carried forward,</i>		\$981,903 08

Amount brought forward, ... \$981,903 08

LIABILITIES.

Adjusted losses and claims unpaid, ...	\$8,997 00	
Claimed, reported and supposed losses, ...	44,068 00	
Losses disputed or resisted, including expenses thereon, ...	9,000 00	
Total am't of losses and claims, ...	<u>\$62,065 00</u>	
Amount required to re-insure all outstanding risks, ...	246,940 93	
Cash dividends to stockholders, declared and unpaid, ...	14,404 93	
Gross present Liabilities, except Capital Stock, ...	<u>323,410 86</u>	
Surplus as regards Policy-holders, ...	\$658,492 22	
Paid-up Capital, ...	500,000 00	
Surplus over Capital, ...	<u>\$158,492 22</u>	

MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R. I.

WALTER PAINE, *President.*

Secretary, CHARLES FOSTER.

[Incorporated May, 1851. Commenced business July, 1851.]

Office, No. 22 Market Square, Providence, R. I.

Attorney to accept service, PELEG E. EDDY, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks owned by the Company:—

	Par value.	Market value.
1600 shares National Bank of Commerce, ...	\$80,000 00	\$83,200 00
1000 " American National Bank, ...	50,000 00	54,000 00
400 " Merchants' National Bank, ...	20,000 00	22,400 00
400 " Globe National Bank, ...	20,000 00	20,000 00
467 " Providence Gas Company, ...	23,350 00	40,629 00
200 " Phenix National Bank, ...	10,000 00	13,600 00
257 " Mechanics' National Bank, ...	12,850 00	17,219 00
102 " Manufacturers' National Bank, ...	10,200 00	12,240 00
66 " Delaware and Hudson Canal Co., ...	6,600 00	7,590 00
	<u>\$233,000 00</u>	<u>\$270,878 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks owned by the Company, ...	\$270,878 00
Cash on hand in the office of the Company, ...	3 69
<i>Amount carried forward,</i>	<u>\$270,881 69</u>

<i>Amount brought forward,</i>	\$270,881 69
Cash deposited in National B'k of Commerce,	52,078 44
Interest due and accrued (not included above),	5,009 82
Premiums in course of collection (net), . . .	14,675 77
Gross present Assets, ...	<u>\$342,645 72</u>

LIABILITIES.

Adjusted losses and claims, un-	
paid, ...	\$7,853 00
Claimed, reported and supposed	
losses, ...	12,725 00
Losses disputed or resisted, in-	
cluding expenses thereon, ...	6,175 00
Total am't of losses and claims, ————	\$26,753 00
Amount required to re-insure all outstanding	
risks, ...	98,278 45
All other debts and obligations; viz., State	
and local taxes, \$618.33; return premiums,	
\$1,488.18, ...	2,106 51
Gross present Liabilities, except Capital	
Stock, ...	<u>127,137 96</u>
Surplus as regards Policy-holders, ...	\$215,507 76
Paid-up Capital, ...	<u>200,000 00</u>
Surplus over Capital, ...	\$15,507 76

MERCHANTS' INSURANCE COMPANY, NEWARK, NEW JERSEY.

[Incorporated February 18, 1858. Commenced business April 19, 1858.]

SILAS MERCHANT, *President*.*Secretary*, HENRY POWLES.*Office, No. 776 Broad Street, Newark, N. J.**Attorney to accept service, LORENZO BURGE, Waltham.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
Newark City Improvement Bonds, ...	\$100,000 00	\$100,000 00
New Brunswick Water Bonds, ...	2,800 00	2,800 00
United States 5-20 Bonds, ...	20,000 00	23,275 00
	<u>\$122,800 00</u>	<u>\$126,075 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Mechanics' National Bank, ...	\$1,800 00	\$2,200 00
10 " People's Ins. Co., ...	1,050 00	
10 " Merchants' National Bank, ...	1,000 00	
	<u>\$3,850 00</u>	<u>\$3,200 00</u>
<i>Amounts carried forward,</i>	\$3,850 00	\$3,200 00

<i>Amounts brought forward,</i>		\$3,850 00	\$3,200 00
10 shares Merchants' National Bank,		1,000 00	3,000 00
25 " Central Railroad of New Jersey,		2,500 00	
United States 5-20 Bonds,		575 00	500 00
10 shares American Trust Co.,		1,150 00	1,000 00
50 " " " "		5,250 00	4,500 00
100 " Merchants' Ins. Co.,		3,225 00	
30 " Merchants' National Bank,		3,000 00	3,900 00
20 " American Trust Co.,		2,300 00	
10 " Germania Ins. Co.,		1,000 00	3,500 00
50 " People's Ins. Co.,		5,250 00	
Merchants' Ins. Co.'s Scrip,		2,000 00	500 00
26 shares Newark City Ice Co.,		3,250 00	2,000 00
8 " Central Railroad of New Jersey,		800 00	500 00
40 " Merchants' Ins. Co.,		1,300 00	900 00
Merchants' Ins. Co.'s Scrip,		2,400 00	900 00
Bonds and mortgages,		42,879 00	29,055 00
People's Ins. Co.'s Stock,		500 00	
Newark Gas-Light Co.'s Stock,		1,000 00	
		\$83,229 00	\$53,455 00

All other Assets and Property owned by the Company :—

Rents due and accrued,			Cash value. \$1,965 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company,		\$86,500 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*		350,744 10	
Cash market value of bonds owned by the Company,		126,075 00	
Cash loans on collateral security,		53,455 00	
Cash on hand in the office of the Company,		9,274 25	
Cash deposited in various banks,		27,845 10	
Interest due and accrued (not included above),		2,588 07	
Premiums in course of collection (net),		22,714 11	
Premium notes taken for marine and inland risks, not yet due,		150 00	
All other assets and property,		1,965 00	
Gross present Assets,			\$681,310 63
<i>Amount carried forward,</i>			\$681,310 63

* Value of lands mortgaged,		\$410,150 00
Value of buildings thereon,		604,700 00
Total value of property mortgaged,		\$1,014,850 00

Amount brought forward, ... \$681,310 63

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$8,864 74	
Claimed, reported and supposed losses, ...	6,425 00	
Losses disputed or resisted, including expenses thereon, ...	700 00	
Total am't of losses and claims, —————		\$15,989 74
Amount required to re-insure all outstanding risks, ...		177,741 14
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...		570 00
Principal unpaid on scrip ordered to be redeemed, ...		2,071 00
Interest due or unpaid on scrip, ...		9,111 08
Cash dividends to stockholders, declared and unpaid, ...		288 00
All other debts and obligations; viz., return premiums, \$765.37; interest due on mortgage on Company's property, \$233.33, ...		998 70
Gross present Liabilities, except Capital Stock, ...	—————	*206,769 66
Surplus as regards Policy-holders, ...		\$474,540 97
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$274,540 97

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July 2, 1868. Commenced business February, 1872.]

L. W. CLARKE, *Vice-President.*

Secretary, E. B. COWLES.

Office, Meriden, Conn.

Attorney to accept service, GEORGE W. REED, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, 1867, ...	\$10,000 00	\$11,600 00
“ “ 6 per cent. Registered Bonds, 1881, ...	5,000 00	5,825 00
New Haven and Northampton R. R. Bonds, ...	10,000 00	9,500 00
Danbury and Norwalk Railroad Bonds, ...	9,500 00	9,500 00
<i>Amounts carried forward,</i>	\$34,500 00	\$36,425 00

* In addition to this amount, the Company has \$112,908 outstanding scrip, redeemable at option of directors.

<i>Amounts brought forward,</i>	\$34,500 00	\$36,425 00
Connecticut Valley Railroad Bonds, ...	5,000 00	5,000 00
New York and Oswego Midland R. R. Stock, . .	10,000 00	9,075 96
Chicago and Rock Island Railroad Stock, . .	2,000 00	2,100 00
Meriden City Water Bonds, ...	5,000 00	5,000 00
First National Bank, Meriden, Conn., Stock, .	7,000 00	8,400 00
Home National Bank, Meriden, Conn. Stock, .	13,200 00	15,840 00
Meriden National Bank, Meriden, Conn., Stock,	8,900 00	10,680 00
Fourth National Bank, New York, Stock, . .	1,500 00	1,440 00
German American Nat'l B'k, New York, Stock,	2,500 00	2,250 00
Ninth National Bank, New York, Stock, . . .	3,000 00	3,000 00
American Exchange Bank, New York, Stock, .	5,000 00	5,400 00
Nassau Bank, New York, Stock, ...	2,000 00	2,000 00
New Haven Nat'l Bank, New Haven, Stock, . .	2,930 00	4,248 50
Yale National Bank, New Haven, Conn., Stock,	2,600 00	3,042 00
Harlem River and Portchester Railroad Bonds,	15,000 00	15,000 00
	\$120,130 00	\$128,901 46

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Meriden Britannia Company, . . .	\$7,500 00	\$4,500 00
10 " Adams Express Company, ...	935 00	900 00
14 " Aetna Insurance Co., Hartford, ...	2,240 00	1,100 00
13 " Home National Bank, Meriden, ...	1,560 00	600 00
2 " Meriden National Bank, ...	240 00	800 00
6 " Home National Bank, ...	720 00	
9 " Home National Bank, ...	1,080 00	1,100 00
2 " Meriden Bank, ...	240 00	
10 " New Britain National Bank, ...	1,250 00	1,700 00
7 " Home National Bank, ...	840 00	
100 " Meriden Britannia Company, ...	7,500 00	1,500 00
5 " Home National Bank, ...	600 00	450 00
120 " Meriden Britannia Company, ...	9,000 00	2,700 00
145 " Meriden Fire Insurance Company, . .	15,950 00	9,000 00
20 " First National Bank, Meriden, ...	2,400 00	2,700 00
7 " Home National Bank, Meriden, ...	840 00	
396 " Meriden Britannia Company, ...	29,700 00	9,900 00
10 " Home National Bank, ...	1,200 00	900 00
50 " First National Bank, ...	6,000 00	4,500 00
100 " Edward Miller & Co., Meriden, ...	3,750 00	1,000 00
9 " Meriden National Bank, ...	1,080 00	650 00
360 " Meriden Britannia Company, ...	27,000 00	9,000 00
10 " First National Bank, Meriden, ...	1,200 00	900 00
52 " Foster, Merriam & Co., Meriden, ...	1,950 00	900 00
103 " " " " "	3,862 00	1,800 00
18 " First National Bank, Meriden, ...	2,160 00	1,800 00
696 " Meriden Cutlery Company, ...	17,400 00	9,000 00
<i>Amounts carried forward,</i>	\$148,197 00	\$67,400 00

<i>Amounts brought forward,</i>		\$148,197 00	\$67,400 00
18 shares	First National Bank,	2,160 00	1,800 00
73 "	Meriden Cutlery Company,	1,825 00	2,250 00
35 "	American M. U. Express Co.,	2,032 75	
35 "	Meriden Britannia Company,	3,625 00	
80 "	Edward Miller & Company,	3,000 00	1,800 00
360 "	Meriden Britannia Company,	27,000 00	9,000 00
10 "	Home National Bank,	1,200 00	900 00
200 "	Meriden Silver Plate Company,	5,000 00	2,500 00
United States 5-20 Bonds,		1,190 00	1,000 00
9 shares	Yale National Bank,	1,080 00	900 00
40 "	Meriden Britannia Company,	3,000 00	1,000 00
160 "	Grilley Company, New Haven,	4,000 00	1,800 00
400 "	Wilcox Silver Plate Company,	7,500 00	2,700 00
10 "	Home National Bank,	1,200 00	900 00
335 "	Meriden Cutlery Company,	8,375 00	9,000 00
150 "	Norwich and N. Y. Trans. Co.,	3,750 00	
346 "	Pultz & Walkley Co., Southington,	8,650 00	4,500 00
120 "	Meriden Britannia Company,	9,000 00	3,600 00
28 "	Eagle Lock Co., Terryville, Conn.,	2,800 00	
100 "	G. F. Warner & Co., New Haven,	2,500 00	3,150 00
First Mortgage assigned to Company,		2,800 00	
Coupon Mortgage Note, Chicago, Illinois,		1,000 00	900 00
		\$250,884 75	\$115,100 00

All other Assets and Property owned by the Company:—

		Cash value.
Due from non-resident stockholders,		\$285 00
Office furniture, safes, fixtures, &c.,	\$2,211 97	

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),		
including interest due or accrued thereon,*	\$7,517 60	
Cash market value of stocks and bonds owned		
by the Company,	128,901 46	
Cash loans on collateral security,	115,100 00	
Cash on hand in the office of the Company,	976 06	
Cash deposited in Home National Bank,	27,972 21	
Interest due and accrued (not included above),	7,421 90	
Premiums in course of collection (net),	8,487 95	
All other assets and property,	\$2,211 97	285 00
Gross present Assets,		\$296,662 18
<i>Amount carried forward,</i>		
		\$296,662 18

* Value of lands mortgaged,	\$14,800 00
Value of buildings thereon,	6,000 00

Total value of property mortgaged,	\$20,800 00
Amount of insurance held as collateral,	3,500 00

Amount brought forward, ... \$296,662 18

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$2,051 59	
Claimed, reported and supposed losses, ...	7,988 38	
Amount required to re-insure all outstanding risks, ...	65,863 59	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	700 00	
Gross present Liabilities, except Capital Stock, ...		76,603 56
Surplus as regards Policy-holders, ...		\$220,058 62
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$20,058 62

NARRAGANSETT FIRE AND MARINE INSURANCE COMPANY,
PROVIDENCE, R. I.

[Incorporated July, 1859. Commenced business April, 1864.]

HENRY HARRIS, *President.*

Secretary, IRA A. FOSTER.

Office, Providence, R. I.

Attorney to accept service, JOHN W. PORTER, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks owned by the Company:—

	Par value.	Market value.
600 shares First National Bank, ...	\$60,000 00	\$60,000 00
640 " National Bank of Commerce, ...	32,000 00	35,840 00
553 " Commercial National Bank, ...	27,650 00	30,415 00
516 " American National Bank, ...	25,800 00	28,896 00
400 " National Bank of North America, ...	20,000 00	24,000 00
278 " Merchants' National Bank, ...	13,900 00	16,680 00
60 " Manufacturers' National Bank, ...	6,000 00	7,200 00
112 " Union Bank, ...	5,600 00	5,824 00
33 " Central National Bank, New York, ...	3,300 00	4,125 00
157 " Blackstone Canal National Bank, ...	3,925 00	4,239 00
84 " Rhode Island National Bank, ...	2,100 00	2,100 00
	\$200,275 00	\$219,319 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$6,500 00
Re-insurance due on losses paid, ...	3,592 35
Postage stamps, ...	28 12
Office furniture and lease, ...	\$2,500 00
	\$10,120 47

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$3,784 79	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	17,557 07	
Cash market value of stocks owned by the Company, ...	219,319 00	
Cash on hand in the office of the Company, ...	912 01	
Cash deposited in First National Bank, ...	34,408 55	
Premiums in course of collection (net), ...	60,366 82	
Premium notes taken for marine and inland risks, overdue and not paid, ...	13,098 55	
All other assets and property, ...	\$2,500 00	10,120 47
Gross present Assets, ...		<u>\$359,567 26</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$12,940 64	
Claimed, reported and supposed losses, ...	9,474 48	
Losses disputed or resisted, including expenses thereon, ...	2,000 00	
Total am't of losses and claims, ...		\$24,415 12
Amount required to re-insure all outstanding risks, ...	161,938 68	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	500 00	
All other debts and obligations; viz., State and local taxes, ...	2,000 00	
Gross present Liabilities, except Capital Stock, ...		<u>188,853 80</u>
Surplus as regards Policy-holders, ...		\$170,713 46
Paid-up Capital, ...	\$200,000 00	
Net present Assets, ...	170,713 46	
Impairment of Capital, ...	\$29,286 54	

* Value of lands mortgaged, ... \$12,638 00
 Value of buildings thereon, ... 19,500 00

Total value of property mortgaged, ... \$32,138 00
 Amount of insurance held as collateral, ... 13,500 00

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated November 27, 1871. Commenced business December 1, 1871.]

MARK HOWARD, *President.**Secretary,* JAMES NICHOLS.*Office, No. 68 Asylum Street, Hartford, Conn.**Attorney to accept service,* JOSEPH F. HOVEY, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
Connecticut State Bonds, ...	\$10,000 00	\$10,000 00
Hartford Town Bonds, ...	10,000 00	9,700 00
Hartford City Bonds, ...	51,000 00	50,170 00
Portland City Bonds, ...	10,000 00	9,500 00
Hartford, Providence and Fishkill Railroad 1st Mortgage Bonds, ...	25,000 00	23,750 00
Harlem River and Portchester Railroad 1st Mortgage Bonds, ...	25,000 00	25,000 00
300 shares N. Y., N. H. and Hartford R. R., .	30,000 00	36,600 00
100 " Pittsburg, Ft. Wayne and Chicago Railroad, ...	10,000 00	9,000 00
100 " N. Y. Central and Hudson River R. R.,	10,000 00	9,800 00
100 " Lake Shore and Michigan Southern Railroad, ...	10,000 00	7,600 00
100 " National Mechanics' Banking Asso- ciation, N. Y., ...	5,000 00	5,000 00
100 " Metropolitan National Bank, N. Y.,	10,000 00	12,500 00
50 " Central National Bank, N. Y., .	5,000 00	3,250 00
200 " Farmers' and Mechanics' Nat'l B'k, Hartford, ...	20,000 00	26,000 00
100 " Charter Oak Nat'l Bank, Hartford, .	10,000 00	13,000 00
300 " Phenix National Bank, Hartford, .	30,000 00	46,800 00
215 " Ætna National Bank, Hartford, .	21,500 00	26,875 00
50 " City National Bank, Hartford, .	5,000 00	5,200 00
300 " Hartford National Bank, Hartford, .	30,000 00	46,800 00
50 " Mercantile National Bank, Hartford,	5,000 00	6,250 00
200 " National Exchange Bank, Hartford,	10,000 00	12,400 00
75 " National Bank of Republic, Boston,	7,500 00	9,525 00
70 " Boston National Bank, Boston, .	7,000 00	8,540 00
50 " Merchants' National Bank, St. Louis,	5,000 00	4,250 00
25 " Merchants' Bank, St. Louis, . .	875 00	875 00
	\$362,875 00	\$418,385 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Indianapolis and Cincinnati Railroad Bonds, .	\$5,400 00	\$13,400 00
Toledo, Wabash and Western Railroad Bonds,	2,700 00	
Milwaukee and St. Paul Railroad Bonds, . .	1,800 00	
Hartford, Providence and Fishkill R. R. Bonds,	1,900 00	
Indiana Central Railroad Bonds, ...	500 00	
Cleveland and Pittsburg Railroad Bonds, .	2,610 00	7,448 00
10 shares N. Y., N. H. and Hartford Railroad, .	1,220 00	
32 " Farmers' and Mechanics' Nat'l Bank,	4,160 00	
10 " First National Bank, Hartford, . .	1,250 00	
37 " Weed Sewing Machine Co., ...	1,248 75	
United States Bonds, 1881, ...	550 00	375 00
40 shares United States Trust Co., ...	4,000 00	1,050 00
5 " Hartford National Bank, ...	780 00	600 00
10 " New Britain Bank, ...	1,000 00	450 00
	<u>\$29,118 75</u>	<u>\$23,323 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$267,000 00	
Cash market value of stocks and bonds owned by the Company, ...	418,385 00	
Cash loans on collateral security, ...	23,323 00	
Cash on hand in the office of the Company, .	787 78	
Cash deposited in various banks, ...	77,699 50	
Interest due and accrued (not included above),	6,655 00	
Premiums in course of collection (net), . .	38,000 00	
Gross present Assets, ...	<u> </u>	\$831,850 28

LIABILITIES.

Adjusted losses and claims, un- paid, ...	\$2,853 82	
Claimed, reported and supposed losses, ...	19,116 67	
Losses disputed or resisted, in- cluding expenses thereon, ...	450 00	
Total am't of losses and claims, <u> </u>	\$22,420 49	
Amount required to re-insure all outstanding risks, ...	219,131 90	
Gross present Liabilities, except Capital Stock, ...	<u> </u>	241,552 39
Surplus as regards Policy-holders, ...		\$590,297 89
Paid-up Capital, ...		<u>500,000 00</u>
Surplus over Capital, ...		\$90,297 89

* Value of lands mortgaged, ... \$513,784 00
Value of buildings thereon, ... 332,226 00
Total value of property mortgaged, ... \$846,010 00
Amount of insurance held as collateral, ... 192,767 00

NATIONAL FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 9, 1838. Commenced business December 4, 1838.]

HENRY T. DROWNE, *President.**Secretary,* HENRY H. HALL.*Office, No. 52 Wall Street, New York, N. Y.**Attorney to accept service, J. EDWARD HOLLIS, Boston.*

DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares American Exchange National Bank,	\$2,120 00	\$1,600 00
6 " Bank of Commerce, ...	672 00	2,000 00
15 " Ninth National Bank, ...	1,725 00	
6 " Nassau National Bank, ...	600 00	
United States 6 per cent. Bonds, 1881, ...	351 00	
24 shares Lenox Fire Insurance Company, ...	600 00	200 00
20 " Fulton Bank, Brooklyn, New York, ...	1,800 00	1,500 00
30 " Mechanics' Bank, Brooklyn, N. Y., ...	2,400 00	4,000 00
20 " Brooklyn Bank, Brooklyn, N. Y., ...	1,600 00	
17 " Fulton Bank, Brooklyn, N. Y., ...	1,530 00	
10 " Importers' and Traders' National Bank, New York, ...	1,750 00	625 00
United States 5-20 6 per cent. Bonds, 1888, ...	1,155 00	900 00
150 shares Delaware and Hudson Canal Co., ...	17,335 00	15,000 00
United States 10-40 5 per cent. Bond, 1904, ...	1,131 25	950 00
" " 6 per cent. Bond, 1884, ...	575 00	1,500 00
" " 6 per cent. Bond, 1884, ...	115 00	
25 shares Citizens' Insurance Co., New York, ...	600 00	
35 " Lenox Insurance Co., New York, ...	875 00	1,500 00
21 " Dry Dock, East Broadway and Bat- tery Railroad Company, ...	1,785 00	
50 " New York, Providence and Boston Railroad Company, Preferred, ...	5,500 00	
100 " Delaware & Raritan and C. & A. Railroad Company, ...	11,600 00	30,000 00
United States 5-20 6 per ct. Reg'd Bonds, 1887, ...	11,525 00	
" " 5-20 6 per ct Reg'd Bonds, 1882, ...	5,675 00	
50 shares New York, Providence and Boston Railroad Company, ...	5,500 00	5,000 00
Richmond County Bank Bonds, ...	6,175 00	5,000 00
United States 5-20 6 per cent. Bonds, 1884, ...	1,147 50	4,000 00
" " 5-20 6 per cent. Bonds, 1885, ...	2,300 00	
" " 5-20 6 per cent. Bonds, 1885, ...	1,155 00	
16 shares St. Nicholas Insurance Company, ...	440 00	400 00
25 " Manhattan Insurance Company, ...	3,000 00	3,000 00
	\$92,736 75	\$77,175 00

All other Assets and Property owned by the Company:—

	Cash value.
New York Produce Exchange Stock, ...	\$200 00
Accrued on open policies, ...	250 00
	\$450 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$2,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	202,393 47	
Cash loans on collateral security, ...	77,175 00	
Cash on hand in the office of the Company, ...	6,210 79	
Cash deposited in various banks, ...	24,276 90	
Interest due and accrued (not included above), ...	849 80	
Premiums in course of collection (net), ...	8,740 47	
All other assets and property, ...	450 00	
Gross present Assets, ...		\$322,096 43

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$3,200 00	
Claimed, reported and supposed losses, ...	3,000 00	
Losses disputed or resisted, including expenses thereon, ...	2,860 00	
Total amount of losses and claims, ...		\$9,060 00
Amount required to re-insure all outstanding risks, ...	65,830 00	
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	666 66	
Gross present Liabilities, except Capital Stock, ...		75,556 66
Surplus as regards Policy-holders, ...		\$246,539 77
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		
		\$46,539 77
Total value of property mortgaged, ...		\$555,000 00

NATIONAL FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated August 31, 1869. Commenced business September 18, 1871.]

SIMON J. STINE, *President.**Secretary, W. D. HALFMANN.**Office, No. 400 Walnut Street, Philadelphia, Pa.**Attorney to accept service, U. C. CROSBY, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
Philadelphia and Reading Coal and Iron Co.'s		
7 per cent. Bonds, ...	\$30,000 00	\$28,000 00
Schuylkill Iron Co.'s Bonds, guaranteed, ...	25,000 00	25,000 00
Preston Coal and Improvement Co.'s Bonds,		
1875, ...	20,000 00	20,000 00
50 shares Lebanon Paper Co., ...	2,500 00	2,500 00
Building Association Stock, ...	1,051 00	1,051 00
	\$78,551 00	\$76,551 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Philadelphia Coal Co.'s Stock, ...	\$50,000 00	\$20,000 00
Pennsylvania Railroad Co.'s Stock, ...	6,240 00	4,767 63
National Fire Insurance Co.'s Stock, ...	7,000 00	4,788 00
	\$63,240 00	\$29,555 63

Other Cash Loans:—

Loaned on personal security, ...	\$4,848 48
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All other Assets and Property owned by the Company:—

	Cash value.
Judgment note secured by mortgage, ...	\$800 00
Rents due and accrued, ...	1,035 67
Perpetual insurance deposit, ...	570 00
Second mortgage, fully secured, ...	4,000 00
Office furniture, ...	\$2,800 00
	\$6,405 67

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate	
owned by the Company, ...	\$125,000 00
Loans on mortgages of real estate (first liens),	
including interest due or accrued thereon, ...	142,280 61
Cash market value of stocks and bonds owned	
by the Company, ...	76,551 00
Cash loans on collateral security, ...	29,555 63
Other cash loans, ...	4,848 48
Cash on hand in the office of the Company, ...	1,765 54

Amount carried forward, ... \$380,001 26

<i>Amount brought forward,</i>	.	.	.	.	\$380,001	26
Cash deposited in various banks,	.	.	.	.	50,994	63
Interest due and accrued (not included above),	.	.	.	.	1,593	42
Premiums in course of collection (net),	.	.	.	.	103,837	59
Premium notes taken for marine and inland risks, not yet due,	.	.	.	.	1,650	00
All other assets and property,	.	.	.	.	\$2,800	00
Gross present Assets,	.	.	.	.	6,405	67
					<u> </u>	\$544,482 57

LIABILITIES.

Adjusted losses and claims, unpaid,	.	.	.	.	\$14,976	94
Claimed, reported and supposed losses,	.	.	.	.	10,380	00
Losses disputed or resisted, including expenses thereon,	.	.	.	.	4,364	29
Total am't of losses and claims,					<u> </u>	\$29,721 23
Amount required to re-insure all outstanding risks,	.	.	.	.	192,006	33
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon,	.	.	.	.	4,682	07
Cash dividends to stockholders, declared and unpaid,	.	.	.	.	46	00
Gross present Liabilities, except Capital Stock,	.	.	.	.	<u> </u>	226,455 63
Surplus as regards Policy-holders,	.	.	.	.	\$318,026	94
Paid-up Capital,	.	.	.	.	300,000	00
Surplus over Capital,	.	.	.	.	\$18,026	94

NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N. H.

[Incorporated 1869. Commenced business April, 1870.]

E. A. STRAW, *President.**Secretary,* JOHN C. FRENCH.*Office, Manchester, N. H.**Attorney to accept service,* JOSEPH W. KINSLEY, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
State of New Hampshire 6 per cent. Bonds,	\$10,000 00	\$9,900 00
City of Manchester 6 per cent. Bonds,	14,500 00	14,210 00
St. Louis City 6 per cent. Bonds,	10,000 00	8,800 00
<i>Amounts carried forward,</i>	<u>\$34,500 00</u>	<u>\$32,910 00</u>

<i>Amounts brought forward,</i>	\$34,500 00	\$32,910 00
City of Indianapolis 8 per cent. Bonds,	10,000 00	10,200 00
“ Zanesville (Ohio) 8 per cent. Bonds,	10,000 00	10,000 00
“ Cleveland (Ohio) 7 per cent. Bonds,	10,000 00	10,100 00
“ Chicago 7 per cent. Bonds,	10,000 00	9,600 00
“ Nashua (N. H.) 6 per cent. Bonds,	16,000 00	15,200 00
Marion Co. (Ind.) Court House 8 per ct. Bonds,	25,000 00	25,500 00
Old Colony and Newport R. R. 6 per ct. Bonds,	3,000 00	3,000 00
“ “ “ “ 7 per ct. Bonds,	7,000 00	7,140 00
Michigan Air-Line R.R. 1st Mort. 8 per ct. Bonds,	20,000 00	20,000 00
Burlington and Missouri R. R. 8 per ct. Bonds,	15,000 00	15,000 00
“ “ “ “ 7 per ct. Bonds,	10,000 00	9,600 00
Portland and Kennebec R. R. 6 per cent. Bonds,	5,000 00	4,750 00
Passumpsic River Railroad 6 per cent. Bonds,	1,500 00	1,425 00
Chicago, Burlington and Quincy Railroad 7 per cent. Bonds,	14,000 00	13,300 00
Jackson, Lansing and Saginaw Railroad 8 per cent. Bonds,	20,000 00	20,000 00
Maine Central Railroad 6 per cent. Gold Bonds,	10,000 00	9,000 00
Cheshire Railroad 6 per cent. Bonds,	7,500 00	7,125 00
Eastern Railroad 6 per cent. Bonds,	10,000 00	9,700 00
Odd Fellows' Building Association 7 per cent. Bonds,	5,000 00	5,000 00
	\$243,500 00	\$238,550 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
165 shares Burlington and Missouri River R. R.	\$16,625 00	\$14,000 00
50 “ Manchester and Lawrence Railroad,	7,000 00	6,750 00
50 “ Amoskeag National Bank,	6,500 00	5,000 00
Obligations of Manchester and Lawrence R. R.,	12,000 00	12,000 00
Monadnock Railroad Co.,	12,000 00	10,000 00
	\$54,125 00	\$47,750 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),*	\$30,000 00
Cash market value of bonds owned by the Co.,	238,550 00
Cash loans on collateral security,	47,750 00
Cash on hand in the office of the Company,	2,582 61
Cash deposited in bank,	17,527 66
Interest due and accrued (not included above),	4,192 33
Premiums in course of collection (net),	4,875 31
Gross present Assets,	
	\$345,477 91
<i>Amount carried forward,</i>	\$345,477 91

* Total amount of mortgaged property, ... \$58,000 00

Amount brought forward, ... \$345,477 91

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$1,015 00	
Losses disputed or resisted, including expenses thereon, ...	7,740 00	
Amount required to re-insure all outstanding risks, ...	54,684 46	
Gross present Liabilities, except Capital Stock, ...		63,439 46
Surplus as regards Policy-holders, ...	\$282,038 45	
Paid-up Capital, ...	250,000 00	
Surplus over Capital, ...	\$32,038 45	

NEWPORT FIRE AND MARINE INSURANCE COMPANY, NEW-PORT, R. I.

[Incorporated May, 1859. Commenced business November 6, 1871.]

J. H. DE WOLF, *President.*

Secretary, RESOLVED WATERMAN.

Office, Newport, R. I.

Attorney to accept service, HENRY R. DALTON, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
100 shares Merchants' Nat'l Bank, Providence,	\$5,000 00	\$5,700 00
1200 " Blackstone Canal National Bank, Providence, ...	30,000 00	32,400 00
300 " American Nat'l Bank, Providence,	15,000 00	16,800 00
200 " Commercial Nat'l B'k, Providence,	10,000 00	16,600 00
300 " National Bank of North America, Providence, ...	15,000 00	17,325 00
181 " Mechanics' Nat'l Bank, Providence,	9,040 00	11,584 00
100 " Nat'l Bank of Commerce, N. York,	10,000 00	11,200 00
200 " Delaware and Hudson Canal Com-pany, ...	20,000 00	23,100 00
15 Delaware and Hudson Canal Bonds, . . .	15,000 00	15,300 00
12 Rensselaer and Saratoga Railroad Bonds, .	12,000 00	12,240 00
20 City of Chicago, S. B. Buckner Bonds, .	20,000 00	20,000 00
What Cheer Corporation (real estate), prefer'd stock, ...	30,000 00	30,000 00
	<u>\$191,040 00</u>	<u>\$206,249 00</u>

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Central Park North and East River R. R. Bonds,	\$1,500 00	\$1,500 00
United States Bonds, 1887, ...	1,175 00	700 00
23 shares Providence and Worcester R. R., .	3,335 00	2,600 00
United States Bonds, 1885 and 1881, . .	8,960 00	8,000 00
“ “ Bonds, 1881 and 1888, ...	6,720 00	6,000 00
44 shares Delaware, Lackawanna and Western Railroad, ...	2,288 00	1,700 00
	<u>\$23,978 00</u>	<u>\$20,500 00</u>

All other Assets and Property owned by the Company :—

	Cash value.
Due for re-insurance on losses paid, ...	\$280 65

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks and bonds owned by the Company, ...	\$206,249 00	
Cash loans on collateral security, ...	20,500 00	
Cash on hand in the office of the Company, .	16,876 43	
Cash deposited in Blackstone Canal Nat'l Bank,	21,896 42	
Interest due and accrued (not included above),	2,952 93	
Premiums in course of collection (net), . .	13,460 67	
Premium notes taken for marine and inland risks, not yet due, \$8,214.42; overdue and not paid, \$795, ...	9,009 42	
All other assets and property, ...	280 65	
Gross present Assets, ...	<u> </u>	\$291,225 52

LIABILITIES.

Claimed, reported and supposed losses, ...	\$6,635 14	
Losses disputed or resisted, including expenses thereon, ...	5,900 00	
Total am't of losses and claims, ...	\$12,535 14	
Less re-insurance, ...	2,700 00	
Net amount of unpaid losses, ...	<u> </u>	\$9,835 14
Amount required to re-insure all outstanding risks, ...	62,481 41	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	200 00	
All other debts and obligations; viz., re-insurance due, ...	1,291 90	
Gross present Liabilities, except Capital Stock, ...	<u> </u>	73,808 45
Surplus as regards Policy-holders, ...		\$217,417 07
Paid-up Capital, ...		<u>200,000 00</u>
Surplus over Capital, ...		\$17,417 07

NEW YORK AND YONKERS FIRE INSURANCE COMPANY,
NEW YORK, N. Y.

[Incorporated February 19, 1872. Commenced business March 1, 1872.]

RICHARD L. FRANKLIN, *President.* Secretary, JOHN W. SIMONSON.

Office, No. 100 Broadway, New York, N. Y.

Attorney to accept service, NATHANIEL FOSTER, Jr., Belmont.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
New York City Revenue Bonds, ...	\$100,000 00	\$100,000 00
United States 6 per cent. Currency Bonds, ...	50,000 00	57,187 50
“ “ 5 per cent. Currency Bonds, ...	50,000 00	55,625 00
New York Guaranty and Indemnity Co. Stock, ...	10,000 00	11,437 50
Yonkers Town Bonds, ...	4,000 00	4,000 00
	\$214,000 00	\$228,250 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
33 shares Gebhard Fire Insurance Company, ...	\$3,300 00	\$1,000 00
United States 6 per cent. Gold Bonds, ...	2,280 00	2,000 00
	\$5,580 00	\$3,000 00

All other Assets and Property owned by the Company :—

	Cash value.
Rents due and accrued, ...	\$2,000 00
Re-insurance due on losses paid, ...	3,000 00
	\$5,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks and bonds owned by the Company, ...	\$228,250 00
Cash loans on collateral security, ...	3,000 00
Cash on hand in the office of the Company, ...	984 93
Cash deposited in Metropolitan Bank, ...	12,268 58
Interest due and accrued (not included above), ...	5,658 59
Premiums in course of collection (net), ...	14,866 04
All other assets and property, ...	5,000 00
Gross present Assets, ...	\$270,028 14

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$1,975 49
Amount required to re-insure all outstanding risks, ...	56,212 37
Gross present Liabilities, except Capital Stock, ...	58,187 86
Surplus as regards Policy-holders, ...	\$211,840 28
Paid-up Capital, ...	200,000 00
Surplus over Capital, ...	\$11,840 28

NIAGARA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July, 1850. Commenced business August, 1850.]

HENRY A. HOWE, *President*.*Secretary*, PETER NOTMAN.*Office, No. 201 Broadway, New York, N. Y.**Attorneys to accept service, LORENZO BURGE and CHAS. E. LANE, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Registered 6 per ct. Bonds, 1881,	\$133,000 00	\$154,280 00
“ “ “ 5-20 Bonds, 1865, .	200,000 00	230,000 00
“ “ 6 per cent. Currency Bonds, .	260,000 00	296,400 00
“ “ 5-20 Coupon Bonds, . . .	38,000 00	43,100 00
New York City 7 per cent. Bonds, . . .	26,000 00	26,000 00
Brooklyn City 7 per cent. Bonds, . . .	5,000 00	5,000 00
Tennessee State 6 per cent. Bonds, . . .	20,000 00	16,000 00
Alabama State 8 per cent. Bonds, . . .	10,000 00	9,000 00
	\$692,000 00	\$779,780 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
2000 shares Central Railroad Co., of N. J., .	\$200,000 00	\$150,000 00
United States 5-20 Bonds, ...	2,200 00	1,500 00
202 shares, Delaware, Lackawanna and West- ern Railroad, ...	18,000 00	13,000 00
110 “ New Jersey Zinc Company, . . . }		
48 “ Delaware and Hudson Canal Co., .	5,600 00	5,000 00
50 “ Bank of the Republic, ...	5,000 00	3,000 00
70 “ Delaware and Hudson Canal Co., .	8,000 00	6,000 00
12 “ Metropolitan Company, ...	1,500 00	500 00
10 “ Commercial Fire Insurance Co., .	500 00	300 00
40 “ Lorillard Fire Insurance Company, }	1,600 00	1,000 00
26 “ Stuyvesant Fire Insurance Co., . }		
Chesapeake and Ohio Railroad Bonds, . .	50,000 00	50,000 00
United States 5-20 Bonds, ...	2,200 00	2,000 00
Cleveland and Pittsburg Railroad Co. Bonds, . }	5,400 00	5,000 00
Belleville and South'n Illinois R. R. Co. Bonds, }		
United States 5-20 Bonds, ...	1,100 00	1,000 00
	\$301,100 00	\$238,300 00

All other Assets and Property owned by the Company:—

	Cash value.
Lease owned by the Company, ...	\$12,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$2,500 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	138,172 00
Cash market value of bonds owned by the Company, ...	779,780 00
Cash loans on collateral security, ...	238,300 00
Cash on hand in the office of the Company, ...	1,200 00
Cash deposited in various banks, ...	13,821 00
Interest due and accrued (not included above), ...	7,537 00
Premiums in course of collection (net), ...	107,901 00
All other assets and property, ...	12,000 00
Gross present Assets, ...	—————\$1,301,211 00

LIABILITIES.

Claimed, reported and supposed losses, ...	\$67,905 00
Losses disputed or resisted, including expenses thereon, ...	13,345 00
Amount required to re-insure all outstanding risks, ...	391,549 72
Cash dividends to stockholders, declared and unpaid, ...	827 00
Gross present Liabilities, except Capital Stock, ...	————— 473,626 72
Surplus as regards Policy-holders, ...	\$827,584 28
Paid-up Capital, ...	\$ 500,000 00
Surplus over Capital, ...	\$327,584 28

NORTHWESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated February 20, 1869. Commenced business July 1, 1869.]

ALEXANDER MITCHELL, *President.* Secretary, FRANK H. WHIPP.*Office, Milwaukee, Wis.**Attorney to accept service, HAMMOND VINTON, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1867, ...	\$17,000 00	\$20,315 00
“ “ 6 per cent. Bonds, 1881, ...	70,000 00	85,050 00
<i>Amounts carried forward, ...</i>	<i>\$87,000 00</i>	<i>\$105,365 00</i>
* Value of lands mortgaged, ...		\$180,000 00
Value of buildings thereon, ...		200,000 00
Total value of property mortgaged, ...		\$380,000 00
Amount of insurance held as collateral, ...		165,750 00

<i>Amounts brought forward,</i>	\$87,000 00	\$105,365 00
United States 6 per cent. Currency Bonds, ...	70,000 00	80,500 00
Milwaukee and St. Paul 1st Mortgage Regist'd Bonds, ...	15,000 00	16,200 00
Milwaukee City Water Bonds, ...	100,000 00	100,000 00
	<u>\$272,000 00</u>	<u>\$302,065 00</u>

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$5,095 00
Re-insurance on losses paid, ...	11,211 28
Office furniture, ...	\$2,500 00
	<u>\$16,306 28</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the Company, ...	\$302,065 00
Cash on hand in the office of the Company, ...	7,736 65
Cash deposited in various banks, ...	124,018 06
Interest due and accrued (not included above), ...	5,550 00
Premiums in course of collection (net), ...	35,106 10
Premium notes taken for marine and inland risks, not yet due, \$25,992.33; overdue and not paid, \$1,844.50, ...	27,836 83
All other assets and property, ...	\$2,500 00 16,306 28
Gross present Assets, ...	<u>\$518,618 92</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$1,570 34
Claimed, reported and supposed losses, ...	30,128 43
Losses disputed or resisted, including expenses thereon, ...	6,050 00
Total am't of losses and claims, ...	<u>\$37,748 77</u>
Less salvage claims, ...	2,080 00
Net amount of unpaid losses, ...	<u>\$35,668 77</u>
Amount required to re-insure all outstanding risks, ...	111,266 62
Gross present Liabilities, except Capital Stock, ...	<u>146,935 39</u>
Surplus as regards Policy-holders, ...	\$371,683 53
Paid-up Capital, ...	300,000 00
Surplus over Capital, ...	<u>\$71,683 53</u>

ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June 28, 1867. Commenced business January 1872.]

C. T. WEBSTER, *President.**Secretary,* GEORGE W. LESTER.*Office, Hartford, Conn.**Attorney to accept service, EDWARD STEARNS, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
200 shares American National Bank, Hartford,	\$10,000 00	\$12,000 00
100 " Ætna National Bank, Hartford, .	10,000 00	12,300 00
100 " Charter Oak National B'k, Hartford,	10,000 00	12,500 00
100 " Farmers' and Mechanics' National Bank, Hartford, ...	10,000 00	12,800 00
150 " Hartford National Bank, Hartford, .	15,000 00	23,400 00
35 " City National Bank, Hartford, . .	3,500 00	3,675 00
100 " Mercantile National Bank, Hartford,	10,000 00	12,000 00
50 " Phoenix National Bank, Hartford, .	5,000 00	7,550 00
48 " First National Bank, Hartford, . .	4,800 00	6,624 00
16 " National Exchange Bank, Hartford,	800 00	960 00
100 " Metropolitan Nat'l B'k, New York,	10,000 00	12,500 00
237 " Michigan Central Railroad, . . .	23,700 00	18,367 50
200 " Lake Shore and Michigan Southern Railroad, ...	20,000 00	15,500 00
100 " Albany and Susquehanna Railroad,	10,000 00	9,000 00
400 " Cleveland and Pittsburg Railroad, .	20,000 00	17,200 00
347 " New York, New Haven and Hartford Railroad, ...	34,700 00	42,334 00
Indiana Central Railroad Co.'s Bonds, . .	10,000 00	10,000 00
Indianapolis and Cincinnati R. R. Co.'s Bonds, 1858, ...	11,000 00	9,900 00
Hartford, Providence and Fishkill R. R. Co.'s Bonds, ...	20,000 00	19,000 00
West Middle St. School District, Hartford, Ct., Bonds, ...	10,000 00	10,000 00
	\$248,500 00	\$267,610 50

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
12 shares Ætna Insurance Company, Hartford,	\$1,980 00	\$1,200 00
13 " " " " " "	2,145 00	1,200 00
12 " " " " " "	1,980 00	1,200 00
40 " Phoenix Insurance Co., Hartford,	5,800 00	1,100 00
8 " Ætna Life Insurance Co., Hartford,	2,400 00	1,200 00
10 " " " " " "	3,000 00	1,000 00
10 " " " " " "	3,000 00	1,200 00
<i>Amounts carried forward, ...</i>	\$20,305 00	\$8,100 00

<i>Amounts brought forward, ...</i>						\$20,305 00	\$8,100 00
15 shares	Continental Life Ins. Co.,	Hartford,				375 00	300 00
50 "	Conn. Gen'l Life Ins. Co.,	Hartford,				2,500 00	1,800 00
30 "	" " " " " "					1,500 00	1,000 00
100 "	" " " " " "					5,000 00	6,000 00
30 "	N. Y., N. H. and Hartford R. R. Co.,					3,660 00	
7 "	" " " " " "					854 00	
25 "	" " " " " "					3,050 00	600 00
5 "	Ætna National Bank, Hartford,					625 00	300 00
10 "	Charter Oak National B'k, Hartford,					1,300 00	540 00
30 "	Mercantile National Bank, Hartford,					3,750 00	3,000 00
29 "	" " " " " "					3,625 00	1,500 00
10 "	Nassau National Bank, New York, .					1,000 00	520 29
3 "	First National Bank, Rockville, Ct.,					336 00	120 00
3 "	" " " " " "					336 00	180 00
4 "	" " " " " "					448 00	360 00
80 "	American Nat'l Bank, Hartford, Ct.,					5,000 00	3,900 00
25 "	" " " " " "					1,562 50	1,200 00
5 "	Rockville Nat'l Bank, Rockville, Ct.,					500 00	420 00
25 "	Nat'l B'k of Commerce, Chicago, Ill ,					2,750 00	1,800 00
15 "	American Nat'l Bank, Hartford, Ct.,					937 50	3,480 00
5 "	Charter Oak Nat'l B'k, Hartford, Ct.,					650 00	
3 "	First National Bank, Hartford, Ct., .					414 00	
2 "	Ætna Insurance Co., Hartford, Ct., .					330 00	
1 Trust	Deed, 1st Mort. Bond, H. Michener,					1,600 00	
	Champaign, Ill., ...						
1 "	Deed, 1st Mort. Bond, Z. F. Bates,					2,000 00	900 00
	Champaign, Ill., ...						
1 "	Deed, 1st Mort. Bond, W. W. Snyder,					2,000 00	1,200 00
	Champaign, Ill., ...						
3 "	Deeds, 1st Mort. Bonds, W. Hill,					3,000 00	1,800 00
	Bloomington, Ill., ...						
1 "	Deed, 1st Mort. Bond, J. C. and						
	C. E. Geisendorf, Indianapolis, Ind.,					1,000 00	900 00
3 "	Deeds, 1st Mortgage Bonds, J. A.						
	Heidlinger, Indianapolis, Ind., .					3,000 00	3,000 00
1 "	Deed, 1st Mort. Bond, Ewing and						
	Smith, Fort Wayne, Ind., . . .					1,000 00	1,000 00
1 "	Deed, 1st Mort. Bond, H. Burgess,						
	Fort Wayne, Ind., ...					1,000 00	600 00
2 "	Deeds, 1st Mort. Bonds, Shaw, Lip-						
	pincott & Conner, Ind'apolis, Ind.,					2,000 00	1,800 00
United States 5-20 Bonds, 1867, ...						1,737 50	1,500 00
" " " " 1865, ...							
" " " " 1867, ...							
City of Hartford Bonds, ...						1,900 00	1,800 00
South Side R. R. Co., Va., 8 per cent. 1st pre-							
ferred Bonds, ...						17,000 00	15,000 00
<i>Amounts carried forward, ...</i>						\$98,219 50	\$65,370 29

<i>Amounts brought forward,</i>		\$98,219 50	\$65,370 29
Hartford, Prov. and Fishkill R. R. Co. Bonds,		3,800 00	3,000 00
90 shares National Screw Co., Hartford,		17,100 00	6,000 00
8 " " " " " "		1,520 00	900 00
25 " " " " " "		4,750 00	3,000 00
50 " Willimantic Linen Co., Hartford,		2,500 00	
50 " " " " " "		2,500 00	3,000 00
25 " National Screw Co., Hartford,		4,750 00	
312 " Willimantic Linen Co., Hartford,		15,600 00	6,000 00
30 " " " " " "		1,500 00	600 00
100 " Weed Sewing Machine Co., Hartford,		3,300 00	1,800 00
47 " " " " " "		1,551 00	1,450 00
47 " " " " " "		1,551 00	1,500 00
64 " " " " " "		2,112 00	2,100 00
17 " Hartford Carpet Co., Hartford,		3,740 00	3,000 00
461 " Collins Company, Hartford,		4,149 00	3,000 00
7 " Shailer and Hall Quarry Company,			
Portland, Ct.,		2,100 00	1,200 00
40 " Conn. Trust and Safe Deposit Co.,		4,120 00	3,000 00
100 " Adams Express Co.,		9,150 00	6,000 00
10 " " " " " "		915 00	600 00
25 " " " " " "		2,287 50	3,000 00
10 " State Bank, Hartford,		1,100 00	
15 " United States Trust Company, N. Y.,		3,000 00	1,200 00
15 " National Ins. Co., Hartford,		1,500 00	1,500 00
17 " Conn. General Life Insurance Co.,		850 00	
21 " " " " " "		1,050 00	1,500 00
15 " National Ins. Co.,		1,500 00	
26 " Adams Express Company,		2,379 00	3,000 00
19 " N. Y., N. H. and Hartford R. R. Co.,		2,318 00	
140 " Weed Sewing Machine Co.,		4,620 00	6,000 00
100 " National Stave Co.,		3,000 00	
		\$208,532 00	\$127,720 29

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),	
including interest due or accrued thereon,*	\$176,882 38
Cash market value of stocks and bonds owned	
by the Company,	267,610 50
Cash loans on collateral security,	127,720 29
Cash on hand in the office of the Company,	3,754 22
Cash deposited in American National Bank,	34,499 65
Interest due and accrued (not included above),	7,160 98

Amount carried forward, ... \$617,628 02

* Total value of property mortgaged, ... \$532,740 00
Amount of insurance held as collateral, ... 160,500 00

<i>Amount brought forward</i> , ...	\$617,628 02
Premiums in course of collection (net), ...	41,649 48
Gross present Assets, ...	<u>\$659,277 50</u>

LIABILITIES.

Total amount of losses and claims, ...	\$28,730 85
Amount required to re-insure all outstanding risks, ...	217,552 74
Gross present Liabilities, except Capital Stock, ...	<u>246,283 59</u>
Surplus as regards Policy-holders, ...	\$412,993 91
Paid-up Capital, ...	<u>350,000 00</u>
Surplus over Capital, ...	\$62,993 91

ORIENT MUTUAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated February 18, 1853. Commenced business March 1, 1853.]

EUGENE DUTILH, *President*.*Secretary*, CHARLES IRVING.*Office, No. 43 Wall Street, New York, N. Y.**Attorneys to accept service*, GEO. E. FOSTER and CHAS. H. COLE, *Boston*.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company :—

	Par value.	Market value.
United States 5 per cent. Bonds, 1874, ...	\$15,000 00	\$16,500 00
“ “ 5-20 Bonds, 1865, ...	80,000 00	92,600 00
“ “ 5-20 Bonds, 1867, ...	65,000 00	75,400 00
“ “ 5-20 Bonds, 1868, ...	10,000 00	11,550 00
“ “ 6 per cent. Currency Bonds, ...	45,000 00	51,300 00
“ “ 10-40 Bonds, ...	311,000 00	346,390 00
Illinois State Bonds, ...	10,000 00	10,000 00
Missouri State Bonds, ...	4,000 00	3,600 00
South Carolina State Bonds, ...	20,000 00	4,600 00
Alabama State Bonds, ...	10,000 00	3,000 00
Phoenix National Bank Stock, ...	20,000 00	20,000 00
West India and Panama Telegraph Company's Stock (limited), ...	5,000 00	4,698 58
New York Mutual Insurance Company's Scrip, ...	3,660 00	2,562 00
Union Mutual Insurance Company's Scrip, ...	6,400 00	4,132 00
Atlantic Mutual Insurance Company's Scrip, ...	10,400 00	9,464 00
Orient Mutual Insurance Co.'s Scrip, \$90,990, ...	—	—
	<u>\$615,460 00</u>	<u>\$655,796 58</u>

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
United States 5-20 Bonds, ...	\$3,240 00	\$7,000 00
“ “ 6 per cent. Bonds, 1881, ...	5,500 00	
	<u>\$8,740 00</u>	<u>\$7,000 00</u>

All other Assets and property owned by the Company :—

	Cash value.
Salvage on losses paid, ...	\$58,000 00
Re-insurance due on losses paid, ...	9,956 84
Subscription notes, ...	495,148 36
	\$563,105 20

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks, bonds and securities owned by the Company, ...	\$90,990,	\$655,796 58
Cash loans on collateral security, ...		7,000 00
Cash deposited in various banks, ...		322,773 65
Interest due and accrued (not included above), ...		8,584 26
Premiums in course of collection (net), ...		215,814 83
Premium notes taken for marine and inland risks, not yet due, \$164,329.35; overdue, and not paid, \$10,422.01, ...		174,751 36
All other assets and property, ...		563,105 20
Gross present Assets, ...		\$1,947,825 88

LIABILITIES.

Claimed, reported and supposed losses, ...	\$167,810 00	
Losses disputed or resisted, including expenses thereon, ...	19,850 00	
Total am't of losses and claims, ...	\$187,660 00	
Less re-insurance and salvage claims, ...	54,560 00	
Net amount of unpaid losses, ...		\$133,100 00
Amount required to re-insure all outstanding risks, ...		364,079 86
Unused balances of bills and notes taken for premiums returnable on settlement, ...		11,735 47
Principal unpaid on scrip ordered to be redeemed, ...		1,269 00
Interest due or unpaid on scrip, ...		9,656 81
Gross present Liabilities, except Subscription Notes and Scrip, ...		519,841 14
Surplus as regards Policy-holders, ...		\$1,427,984 74
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, ...		\$955,590 00
Subscription notes, ...		495,148 36
		\$1,450,738 36
Net present Assets, ...		1,427,984 74
Deficiency of Scrip Reserve, ...		\$22,753 62

PACIFIC FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 29, 1851. Commenced business April 29, 1851.]

THOMAS F. JEREMIAH, *President.**Secretary,* WM. A. BUTLER.*Office, No. 470 Broadway, New York, N. Y.**Attorney to accept service, CYRUS BREWER, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1865, ...	\$8,000 00	\$9,200 00
“ “ 5-20 Bonds, 1867, ...	12,000 00	13,920 00
“ “ 5-20 Registered Bonds, 1865, ...	15,000 00	17,250 00
“ “ 10-40 Bonds, ...	65,000 00	73,450 00
“ “ 6 per cent. Currency Bonds, ...	60,000 00	68,400 00
New York City 7 per cent. Assessment Bonds, ...	10,000 00	10,000 00
“ “ 7 per cent. Street Improvement Bonds, ...	2,000 00	2,000 00
	\$172,000 00	\$194,220 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
180 shares American Insurance Co., ...	\$13,500 00	\$17,000 00
120 “ Rutgers Insurance Co., ...	4,500 00	
30 “ Star Insurance Co., ...	3,000 00	
40 “ Mechanics' Bank, ...	3,000 00	10,000 00
70 “ Marine Bank, ...	9,000 00	
20 “ German American Bank, ...	2,000 00	1,800 00
United States 6 per cent. Bonds, 1881, ...	2,320 00	
Bleecker Street and Fulton Ferry R. R. Co.		
Bonds, ...	4,200 00	3,000 00
City of Hudson (N. J.) Bond, ...	15,000 00	4,000 00
100 shares Pacific Bank, ...	7,500 00	6,500 00
100 “ Butchers' and Drovers' Bank, ...	3,000 00	1,500 00
20 “ Hoboken Fire Insurance Co., ...	2,000 00	1,500 00
2 “ Eighth Avenue Railroad Co., ...	320 00	300 00
16 “ Importers' and Traders' Bank, ...	2,800 00	1,275 00
20 “ Chatham Bank, ...	600 00	1,000 00
20 “ Importers' and Traders' Ins. Co., ...	1,000 00	
50 “ Eighth Avenue Railroad Co., ...	8,000 00	5,000 00
New York County Bond of 1867, ...	4,700 00	4,000 00
40 shares Broadway Bank, ...	2,000 00	1,350 00
Forty-Second St. and Grand St. Ferry R. R. Co.		
Bonds, ...	3,000 00	5,500 00
N. Y. City Central Park Improvement Bonds, ...	3,000 00	
United States 10-40 Bonds, ...	1,080 00	
Broadway and Seventh Avenue R. R. Bonds, ...	6,650 00	5,000 00
20 shares People's Fire Insurance Co., ...	1,250 00	700 00
	\$103,420 00	\$69,425 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$90,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	204,052 25	
Cash market value of bonds owned by the Company, ...	194,220 00	
Cash loans on collateral security, ...	69,425 00	
Cash on hand in the office of the Company, ...	8,228 35	
Cash deposited in Pacific Bank, ...	15,702 23	
Interest due and accrued (not included above), ...	603 75	
Premiums in course of collection (net), ...	4,951 25	
Gross present Assets, ...	—————	\$587,182 83

LIABILITIES.

Claimed, reported and supposed losses, ...	\$4,100 00	
Amount required to re-insure all outstanding risks, ...	127,399 43	
Gross present Liabilities, except Capital Stock, ...	—————	131,499 43
Surplus as regards Policy-holders, ...		\$455,683 40
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$255,683 40

PACIFIC MUTUAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated 1854. Commenced business January 10, 1855.]

JOHN K. MYERS, *President*.*Secretary*, THOMAS HALE.*Office, No. 119 Broadway, New York, N. Y.**Attorney to accept service, JOSEPH F. HOVEY, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Coupon Bonds, ...	\$8,000 00	\$9,040 00
“ “ 10-40 Registered Bonds, ...	200,000 00	222,500 00
“ “ 10-40 Registered Bonds, 1865, ...	100,000 00	115,000 00
Brooklyn 7 per cent. Certif's of Indebtedness, ...	20,000 00	20,000 00
<i>Amounts carried forward, ...</i>	<i>\$328,000 00</i>	<i>\$366,540 00</i>

* Value of lands mortgaged, ...	\$319,620 00
Value of buildings thereon, ...	213,080 00
Total value of property mortgaged, ...	\$532,700 00
Amount of insurance held as collateral, ...	185,200 00

<i>Amounts brought forward,</i>	\$328,000 00	\$366,540 00
Delaware and Hudson Canal Company's First Mortgage Bonds,	10,000 00	10,000 00
50 shares Bank of the Metropolis,	5,000 00	4,500 00
85 " Bank of North America,	8,500 00	7,650 00
100 " Central National Bank,	10,000 00	6,500 00
75 " Coast Wrecking Company,	7,500 00	7,500 00
268 " Delaware and Hudson Canal Co.,	26,800 00	31,088 00
25 " International Ocean Telegraph Co.,	2,500 00	2,500 00
Delaware Mutual Safety Insurance Co.'s Scrip,	9,120 00	5,844 95
	<u>\$407,420 00</u>	<u>\$442,122 95</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Park Bank,	\$2,440 00	\$2,000 00
115 " Home Insurance Company,	10,350 00	7,000 00
United States 5-20 Coupon Bonds, 1867,	1,792 50	2,000 00
" " 5-20 Coupon Bonds, 1868,	586 37	
25 shares National Park Bank,	3,050 00	2,500 00
N. Y. Central Railroad, 6 per ct. Bonds, 1883,	4,575 00	4,000 00
United States 5-20 Coupon Bonds, 1864,	229 00	350 00
" " 5-20 Coupon Bonds, 1865,	357 00	
" " 5-20 Registered Bonds, 1865,	11,500 00	10,000 00
175 shares Ninth National Bank,	17,500 00	15,000 00
25 " Harlem Bank,	2,500 00	
725 " Fourth National Bank,	68,875 00	87,500 00
10 " Union Ferry Company,	1,250 00	
150 " Central National Bank,	9,750 00	
10 " Lamar Fire Insurance Company,	900 00	
50 " Safeguard Fire Insurance Co.,	5,000 00	
20 " Continental Insurance Co.,	2,000 00	
20 " Resolute Fire Insurance Company,	1,800 00	
20 " Nassau Fire Insurance Company,	2,000 00	
50 " Guardian Fire Insurance Company,	4,500 00	
60 " Atlantic Insurance Company,	2,850 00	
30 " Sterling Fire Insurance Company,	2,850 00	
150 " Farragut Fire Insurance Company,	7,500 00	
20 " Ridgewood Insurance Co.,	1,900 00	1,800 00
20 " Delaware and Hudson Canal Co.,	2,320 00	
110 " Delaware and Hudson Canal Co.	12,760 00	
United States 5-20 Registered Bonds, 1865,	5,750 00	5,000 00
Erie Railway First Mortgage Bonds,	2,040 00	3,000 00
Erie Railway Third Mortgage Bonds,	1,930 00	
110 shares Home Insurance Company,	9,900 00	6,500 00
United States 5-20 Registered Bonds, 1865,	11,500 00	10,000 00
" " 5-20 Coupon Bonds, 1868,	5,868 75	5,000 00
" " 5-20 Registered Bonds, 1865,	11,500 00	10,000 00
Brooklyn 7 per cent. Bridge Bonds,	6,000 00	5,000 00
<i>Amounts carried forward,</i>	<u>\$235,623 62</u>	<u>\$186,150 00</u>

<i>Amounts brought forward,</i>		\$235,623 62	\$186,150 00
20 shares Importers' and Traders's Bank,		3,460 00	} 28,000 00
20 " Merchants' Bank,		1,140 00	
20 " Union Bank,		1,250 00	
107 " Delaware and Hudson Canal Co.,		12,412 00	
16 " United States Trust Company,		3,760 00	
125 " United States Life Insurance Co.,		10,625 00	
30 " Guardian Fire Insurance Company,		2,700 00	}
38 " Importers' and Traders' Ins. Co.,		3,610 00	
		\$274,580 62	\$214,150 00

All other Assets and Property owned by the Company:—

			Cash value.
Salvage on losses paid,			\$27,100 00
Subscription notes,			59,500 00
Premium on gold,			5,457 65
Premium on re-insurance risks,			13,211 31
			\$105,268 96

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks, bonds and securities owned by the Company,		\$442,122 95	
Cash loans on collateral security,		214,150 00	
Cash on hand in the office of the Company,		1,159 36	
Cash deposited in bank,		87,788 02	
Interest due and accrued (not included above),		4,772 78	
Premiums in course of collection (net),		28,879 97	
Premium notes taken for marine and inland risks, not yet due, \$102,094.78; overdue, and not paid, \$11,992.26,		114,087 04	
All other assets and property,		105,268 96	
Gross present Assets,			\$998,229 08

LIABILITIES.

Net amount of unpaid losses,		\$98,500 00	
Am't required to re-insure all outstanding risks,		91,546 78	
Unused balances of bills and notes taken for premiums returnable on settlement,		41,709 42	
Principal unpaid on scrip ord'd to be redeemed,		10,045 00	
Interest due or unpaid on scrip,		9,622 50	
All other debts and obligations; viz., return premiums, \$5,761.23; rebate, \$3,004.79; re-insurance premium, \$1,996.24,		10,762 26	
Gross present Liabilities, except Subscription Notes and Scrip,			262,185 96
Surplus as regards Policy-holders,			\$736,043 12
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed,		\$673,590 00	
Subscription Notes,		59,500 00	
			733,090 00
Surplus over Scrip Reserve,			\$2,953 12

PENN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated February 19, 1872. Commenced business August 1, 1872.]

FIELDING L. WILLIAMS, *President.**Secretary, J. R. WARNER.**Office, Philadelphia, Pa.**Attorney to accept service, WILLIAM H. WHITCOMB, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1867, ...	\$15,000 00	\$47,212 50
“ “ 5-20 Bonds, 1865, ...	5,000 00	
“ “ 5-20 Bonds, 1865, ...	15,000 00	
“ “ Registered Bonds, 1881, ...	5,000 00	
“ “ Registered Bonds, 1881, ...	25,000 00	29,250 00
Penn. Railroad 1st Mortgage Bonds, ...	5,000 00	5,150 00
Camden and Amboy R. R. 1st Mort. Bonds, ...	5,000 00	5,000 00
Cleveland, Painesville and Ashtabula R. R. Bonds, ...	12,000 00	12,000 00
City of Cincinnati Bonds, ...	3,000 00	3,000 00
	\$90,000 00	\$101,612 50

Securities held as Collaterals for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Pullman Palace Car Company, ...	\$11,000 00	\$9,500 00
12½ “ Chicago Towing Company, ...	1,875 00	1,187 50
20 “ Second National Bank, Erie, ...	2,200 00	2,000 00
24 “ Twenty-Second Ward Bank, Phila- delphia, ...	1,500 00	1,000 00
25 “ Exchange Bank, Franklin, ...	2,750 00	2,375 00
50 “ Erie Rolling Mill, ...	5,000 00	5,000 00
	\$24,325 00	\$21,062 50

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, ...	\$763 33
Office furniture, ...	\$1,198 89

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$17,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	150,585 80
<i>Amount carried forward, ...</i>	\$167,585 80

* Value of lands mortgaged, ...	\$275,000 00
Value of buildings thereon, ...	94,300 00
Total value of property mortgaged, ...	\$369,300 00
Amount of insurance held as collateral, ...	9,500 00

<i>Amount brought forward,</i>		\$167,585 80
Cash market value of bonds owned by the Company,	101,612 50	
Cash loans on collateral security,	21,062 50	
Cash on hand in the office of the Company,	13,619 66	
Cash deposited in various banks,	44,798 68	
Interest due and accrued (not included above),	858 24	
Premiums in course of collection (net),	52,444 47	
Premium notes taken for marine and inland risks, not yet due,	100 00	
All other assets and property,	\$1,198 89	763 33
Gross present Assets,		<u>\$402,845 18</u>

LIABILITIES.

Adjusted losses and claims, unpaid,	\$11,341 76	
Claimed, reported and supposed losses,	2,300 00	
Total am't of losses and claims,	\$13,641 76	
Less re-insurance,	1,000 00	
Net amount of unpaid losses,		\$12,641 76
Amount required to re-insure all outstanding risks,	164,797 97	
Due and accrued for rents and other miscellaneous expenses,	450 00	
Gross present Liabilities, except Capital Stock,		<u>177,889 73</u>
Surplus as regards Policy-holders,		\$224,955 45
Paid-up Capital,		<u>200,250 00</u>
Surplus over Capital,		\$24,705 45

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated March, 1825. Commenced business April, 1825.]

JOHN DEVEREUX, *President.* Secretary, WM. G. CROWELL.*Office, No. 510 Walnut Street, Philadelphia, Pa.**Attorney to accept service, CHAS. H. COLE, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
250 shares Philadelphia, Wil. and Balt. R. R.,	\$12,500 00	\$14,000 00
Elmira and Williamsport Loan,	25,000 00	24,250 00
Pennsylvania Railroad Loan,	11,000 00	11,220 00
“ “ Scrip,	13,270 00	12,391 00
<i>Amounts carried forward,</i>	<u>\$61,770 00</u>	<u>\$61,861 00</u>

<i>Amounts brought forward,</i>	\$61,770 00	\$61,861 00
Harrisburg, Mount Joy, etc., Loan, ...	20,000 00	19,000 00
North Pennsylvania Railroad Loan, ...	30,000 00	30,000 00
Philadelphia and Erie Railroad Loan, ...	25,000 00	22,500 00
West Jersey Railroad Loan, ...	10,000 00	10,125 00
American Steamship Co.'s Loan, ...	15,000 00	10,500 00
United Canals and Railroad Loan, ...	10,000 00	8,500 00
Camden and Amboy Railroad Loan, ...	30,000 00	28,050 00
Lehigh Valley Railroad Loan, ...	30,000 00	28,800 00
Penn. and N. Y. Canal and R. R. 7 per ct. Loan, ...	22,000 00	21,835 00
Philadelphia and Reading Railroad Loan, ...	20,000 00	20,500 00
Delaware Division Canal Loan, ...	20,000 00	18,000 00
Chesapeake and Delaware Canal Loan, ...	10,000 00	8,700 00
Lehigh Coal and Navigation Loan, ...	20,000 00	18,000 00
“ “ “ “	20,000 00	18,200 00
Schuylkill Navigation Mortgage Loan, ...	12,000 00	8,400 00
“ “ “ “	8,000 00	6,240 00
12 shares Schuylkill Navigation Company, ...	600 00	144 00
2 “ “ “ “	100 00	12 00
20 “ Manayunk Gas Company, ...	1,000 00	1,000 00
Philadelphia City 6 per cent. Loan, ...	10,000 00	10,175 00
“ “ 5 per cent. Loan, ...	6,000 00	5,100 00
“ “ Warrants, ...	9,818 00	9,696 00
Pittsburg City 7 per cent. Loan, ...	36,000 00	36,000 00
Cincinnati City 6 per cent. Loan, ...	5,000 00	4,750 00
“ “ Loan, ...	7,000 00	6,650 00
134 shares Philadelphia National Bank, ...	13,400 00	21,239 00
	<u>\$452,688 00</u>	<u>\$433,977 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
1000 shares Philadelphia and Reading R. R., ...	\$55,250 00	\$40,000 00
1102 “ “ “ “	60,885 00	50,000 00
350 “ Lehigh Valley Railroad, ...	20,650 00	16,000 00
	<u>\$136,785 00</u>	<u>\$106,000 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$60,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	471,570 17
Cash market value of stocks, bonds and securities owned by the Company, ...	433,977 00
Cash loans on collateral security, ...	106,000 00
<i>Amount carried forward,</i>	<u>\$1,071,547 17</u>

* Total value of property mortgaged, ... \$966,000 00
Amount of insurance held as collateral, ... 280,234 00

<i>Amount brought forward,</i>	\$1,071,547 17
Cash on hand in the office of the Company, ...	1,857 78
Cash deposited in Philadelphia National Bank, ...	204,965 73
Interest due and accrued (not included above), ...	4,218 35
Premiums in course of collection (net), ...	84,100 66
Gross present Assets, ...	<u>\$1,366,689 69</u>

LIABILITIES.

Claimed, reported and supposed losses, ...	\$50,334 00
Losses disputed or resisted, including expenses thereon, ...	12,500 00
Amount required to re-insure all outstanding risks, ...	401,661 55
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...	379,816 32
All other debts and obligations; viz., State and local taxes, ...	840 00
Gross present Liabilities, except Capital Stock, ...	<u>845,151 87</u>
Surplus as regards Policy-holders, ...	\$521,537 82
Paid-up Capital, ...	<u>400,000 00</u>
Surplus over Capital, ...	\$121,537 82

PEOPLE'S INSURANCE COMPANY, NEWARK, NEW JERSEY.

[Incorporated March 5, 1866. Commenced business October 10, 1867.]

JOHN M. RANDALL, *President*.*Secretary*, J. H. LINDSLEY.*Office, No. 764 Broad Street, Newark, N. J.**Attorney to accept service, GEORGE W. REED, Boston.*

DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Newark City Ice Company Stock, ...	\$15,750 00	} \$11,700 00
Newark and Irvington H. R. R. Stock, ...	200 00	
People's Insurance Company Stock, ...	530 00	} 5,000 00
Newark City Ice Company Stock, ...	5,125 00	
East Orange Township Bonds, ...	500 00	
Orange and Newark H. R. R. Stock, ...	1,000 00	
United States Bonds, ...	1,150 00	} 2,000 00
Manufacturers' National Bank Stock, ...	1,200 00	
Newark City Ice Company Stock, ...	6,500 00	5,000 00
" " " " " "	5,250 00	3,800 00
<i>Amounts carried forward,</i>	<u>\$37,205 00</u>	<u>\$27,500 00</u>

<i>Amounts brought forward,</i>	\$37,205 00	\$27,500 00
Merchants' Insurance Company Stock, ...	4,400 00	2,800 00
" " " "	1,100 00	800 00
American Trust Company, ...	1,050 00	1,000 00
Essex County and City Bonds, ...	2,821 00	2,570 00
Citizens' Gas Light Company Stock, ...	2,875 00	2,500 00
Merchants' Insurance Company Stock, ...	4,400 00	3,000 00
" " " "	2,200 00	1,500 00
First National Bank Stock, ...	7,500 00	6,000 00
Merchants' National Bank Stock, ...	1,000 00	
American Trust Company Stock, ...	5,250 00	4,000 00
" " " "	5,250 00	4,000 00
Newark City Ice Company Stock, ...	11,125 00	8,000 00
Manufacturers' National Bank Stock, ...	1,000 00	
Essex County National Bank Stock, ...	6,250 00	12,000 00
American Trust Company Stock, ...	5,250 00	
Newark City Ice Company Stock, ...	3,125 00	
West Orange Bonds, ...	9,500 00	8,000 00
National State Bank Stock, ...	1,250 00	1,000 00
Harrison and Hudson Co. Improvement Bonds, ...	6,120 00	5,000 00
	<u>\$118,671 00</u>	<u>\$89,670 00</u>

All other Assets and Property owned by the Company:—

Office furniture, ... \$1,715 85

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$40,672 96	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	157,056 69	
Cash loans on collateral security, ...	89,670 00	
Cash on hand in the office of the Company, ...	1,680 40	
Cash deposited in First National Bank, ...	42,246 48	
Interest due and accrued (not included above), ...	3,329 53	
Premiums in course of collection (net), ...	26,258 67	
All other assets and property, ...	\$1,715 85	
Gross present Assets, ...	<u> </u>	\$360,914 73

LIABILITIES.

Adjusted losses and claims unpaid, ...	\$15,920 02
Claimed, reported and supposed losses, ...	3,552 09

Amounts carried forward, ... \$19,472 11 \$360,914 73

* Value of lands mortgaged, ...	\$257,400 00
Value of buildings thereon, ...	200,000 00
Total value of property mortgaged, ...	\$457,400 00
Amount of insurance held as collateral, ...	148,650 00

<i>Amounts brought forward,</i>	\$19,472 11	\$360,914 73
Amount required to re-insure all outstanding risks, ...	95,099 00	
Principal unpaid on scrip ordered to be redeemed, ...	8,641 00	
Gross present Liabilities, except Capital Stock, ...	<u> </u>	*123,212 11
Surplus as regards Policy-holders, ...		\$237,702 62
Paid-up Capital, ...		<u>200,000 00</u>
Surplus over Capital, ...		\$37,702 62

PEOPLE'S INSURANCE COMPANY, MEMPHIS, TENNESSEE.

[Incorporated March, 1867. Commenced business April, 1867.]

WM. B. GREENLAW, *President*.*Secretary*, J. A. SIMMONS.*Office, Memphis, Tennessee.**Attorney to accept service*, GEO. O. CARPENTER, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
Union and Planters' Bank Stock, ...	\$20,000 00	\$20,000 00
Memphis Gas-Light Co.'s Stock, ...	8,200 00	8,200 00
Memphis City Bonds, ...	5,000 00	3,000 00
	<u>\$33,200 00</u>	<u>\$31,200 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
200 shares Planters' Insurance Company, ...	\$1,900 00	\$2,085 00
15 " Union and Planters' Bank, ...	1,500 00	
30 " Memphis Gas-Light Company, ...	3,000 00	
Mississippi and Tennessee Railroad Bonds, ...	1,440 00	1,000 00
50 shares Phoenix Insurance Company, ...	1,750 00	2,000 00
20 " Bank of Commerce, ...	800 00	
1000 " Planters' Insurance Company, ...	9,500 00	2,751 97
42 " Southern Life Insurance Company, ...	3,360 00	2,950 00
85 " Memphis Gas-Light Company, ...	8,500 00	8,468 11
250 " Memphis and Charleston R. R., ...	938 00	623 55
50 " Bank of Commerce, ...	2,000 00	2,000 00
118 " Union and Planters' Bank, ...	11,800 00	10,000 00
50 " Hernando Insurance Company, ...	4,500 00	7,000 00
50 " Union and Planters' Bank, ...	5,000 00	
50 " Phoenix Insurance Company, ...	1,750 00	

<i>Amounts carried forward,</i>	\$57,738 00	\$42,178 63
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* Not including \$17,720 outstanding scrip.

<i>Amounts brought forward,</i>		\$57,738 00	\$42,178 63
125 shares	Memphis Gas-Light Company, . .	12,500 00	10,995 34
40 "	Union and Planters' Bank, . .	4,000 00	} 27,485 57
235 "	Memphis Gas-Light Company, . .	23,500 00	
700 "	Memphis Wood and Willowware Manufacturing Company, . .	3,500 00	1,500 00
35 "	Union and Planters' Bank, . .	3,500 00	3,000 00
1	Mutual Storage Company's Bond, . .	750 00	554 45
Miss. and Tenn. R. R.	1st Mort. Coupon Bond, . .	1,600 00	} 3,000 00
14 shares	Southern Life Insurance Company, .	1,120 00	
Miss. and Tenn. R. R.	1st Mortgage Bond, . .	400 00	} 1,467 60
20 shares	Memphis Gas-Light Company, . .	2,000 00	
50 "	Union and Planters' Bank, . .	5,000 00	} 7,961 03
35 "	Memphis Gas-Light Company, . .	3,500 00	
60 "	Union and Planters' Bank, . .	6,000 00	} 6,253 83
25 "	Memphis Gas-Light Company, . .	2,500 00	
50 "	Union and Planters' Bank, . .	5,000 00	} 8,000 00
50 "	Mississippi Valley Insurance Co., .	4,000 00	
40 "	Bank of Commerce, ...	1,600 00	} 1,262 25
Chickasaw and Calhoun Counties (Miss.)	Coupons, ...	140 00	
20 shares	Hernando Insurance Company, . .	1,800 00	} 2,000 00
Memphis City	Paving Scrip, ...	752 00	
10 shares	Phoenix Insurance Company, . .	600 00	330 69
Pulaski County (Arkansas) Bonds, ...		15,200 00	} 17,654 80
Land Notes endorsed by Memphis and Little Rock Railroad Company, ...		8,150 00	
Mortgage on City Property (per Sched.), . .		50,000 00	} 57,278 75
148 shares	Union and Planters' Bank, . .	14,800 00	
Trust Deed on City Property, ...		25,000 00	5,000 00
200 shares	Memphis Wood and Willowware Manufacturing Company, . .	1,000 00	615 50
20 "	Washington F. and M. Insurance Co.,	400 00	359 05
		\$256,050 00	\$196,897 49

Other Cash Loans:—

	Cash value.
Loaned on personal security, ...	\$15,005 08

All other Assets and Property owned by the Company:—

Salvage on losses paid, ...	\$100 00
Rents due and accrued, ...	431 66
Office furniture, ...	\$1,500 00
	\$531 66

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$55,000 00
<i>Amount carried forward,</i>	\$55,000 00

<i>Amount brought forward,</i>	\$55,000 00	
Cash market value of stocks and bonds owned by the Company, ...	31,200 00	
Cash loans on collateral security, ...	196,897 49	
Other cash loans, ...	15,005 08	
Cash on hand in the office of the Company, ...	13,163 40	
Cash deposited in Union and Planters' Bank, ...	75,066 92	
Interest due and accrued (not included above), ...	5,558 84	
Premiums in course of collection (net), ...	13,137 04	
Premium notes taken for marine and inland risks not yet due, ...	200 00	
All other assets and property, . . . \$1,500 00	531 66	
Gross present Assets, ...		\$405,760 43
LIABILITIES.		
Claimed, reported and supposed losses, ...	\$3,975 00	
Amount required to re-insure all outstanding risks, ...	39,569 15	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	470 57	
All other debts and obligations; viz., State and local taxes, ...	750 00	
Gross present Liabilities, except Capital Stock, ...		44,764 72
Surplus as regards Policy-holders, ...		\$360,995 71
Paid-up Capital, ...		300,000 00
Surplus over Capital, ...		\$60,995 71

PEOPLE'S FIRE INSURANCE COMPANY, TRENTON, N. J.

[Incorporated February 25, 1861. Commenced business February 10, 1865.]

SAMUEL S. STRYKER, *President.**Secretary,* C. V. C. MURPHY.*Office, No. 30 Green Street, Trenton, N. J.**Attorney to accept service, LORENZO BURGE, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$50,000 00	\$58,000 00
State of New Jersey Bonds, ...	15,000 00	15,750 00
Elizabeth City Bonds, ...	10,000 00	10,000 00
Jersey City Bonds, ...	25,000 00	25,291 00
City of Toledo (Ohio) Bonds, ...	1,000 00	1,000 00
100 shares Mechanics' Nat'l Bank, Trenton, ...	5,000 00	6,250 00
300 " United R. R. and Canal Co. of New Jersey, ...	30,000 00	34,800 00
400 " Pennsylvania Railroad Co., ...	20,000 00	18,800 00
Dividend Scrip issued by Pennsylvania R. R., ...	1,000 00	925 00
	\$157,000 00	\$170,816 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
36 shares Mechanics' Nat'l Bank, Trenton, .	\$2,250 00	\$3,500 00
15 " First National Bank, Trenton, .	1,875 00	
173 " Trenton Gas-Light Company, .	3,979 00	3,000 00
	\$8,104 00	\$6,500 00

Other Cash Loans:—

Loaned on personal security, ...	\$5,231 46
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$153,116 91
Cash market value of stocks, bonds and securities owned by the Company, ...	170,816 00
Cash loans on collateral security, ...	6,500 00
Other cash loans, ...	5,231 46
Cash deposited in Mechanics' National Bank, .	15,794 86
Interest due and accrued (not included above),	131 25
Premiums in course of collection (net), . .	21,420 50
Gross present Assets, ...	\$373,010 98

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$436 00
Claimed, reported and supposed losses, . .	3,991 67
Amount required to re-insure all outstanding risks, ...	95,662 69
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	125 00
All other debts and obligations; viz., return premiums, ...	50 25
Gross present Liabilities, except Capital Stock, ...	100,265 61
Surplus as regards Policy-holders, ...	\$272,745 37
Paid-up Capital, ...	200,000 00
Surplus over Capital, ...	\$72,745 37

* Value of lands mortgaged, ...	\$189,000 00
Value of buildings thereon, ...	209,600 00
Total value of property mortgaged, ...	\$398,600 00
Amount of insurance held as collateral, . .	104,300 00

PHENIX INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated September 10, 1853. Commenced business September 10, 1853.]

STEPHEN CROWELL, *President.**Secretary,* PHILANDER SHAW.*Office, Nos. 12 and 14 Court Street, Brooklyn, N. Y.**Attorney to accept service,* SEWALL A. FAUNCE, *Kingston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1862, . . .	\$10,000 00	\$11,362 50
“ “ 5-20 Bonds, 1864, . . .	7,000 00	8,120 00
“ “ 5-20 Bonds, 1865, . . .	47,000 00	54,520 00
“ “ 5-20 Bonds, 1865, . . .	20,000 00	23,800 00
“ “ 5-20 Registered Bonds, 1867, .	235,200 00	272,832 00
“ “ Bonds, 1881, . . .	25,000 00	30,125 00
“ “ 10-40 Bonds, . . .	77,000 00	85,566 25
“ “ 6 per cent. Currency Bonds, .	30,000 00	34,275 00
Tennessee State Bonds, . . .	45,000 00	36,450 00
Virginia State Bonds (Consols), . .	29,544 67	15,067 78
Virginia State Bonds Deferred Certif., .	14,772 33	1,773 27
North Carolina State Bonds, . . .	10,000 00	3,000 00
South Carolina State Bonds, . . .	20,000 00	4,600 00
Alabama State Bonds, . . .	10,000 00	9,550 00
Mississippi State Bonds, . . .	20,000 00	16,311 40
Kings County Bonds, . . .	32,000 00	32,000 00
Assessment Fund Bonds, . . .	5,838 04	5,838 04
Nassau Gas Light Company Certificates, .	17,000 00	19,250 00
People's Gas Light Bonds, . . .	47,000 00	47,000 00
800 shares Nassau Gas Light Company, .	20,000 00	24,000 00
65 “ Union Ferry Company, . . .	6,500 00	9,750 00
15 “ Commercial Bank, Brooklyn, . .	1,500 00	1,500 00
Houston (Texas) Railroad Bonds, . . .	3,000 00	3,000 00
	\$733,355 04	\$749,691 24

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Montauk Fire Ins. Co., Brooklyn, .	\$2,000 00	\$5,000 00
10 “ Mechanics' Fire Ins. Co., Brooklyn, .	500 00	
40 “ Mechanics' Bank, . . .	3,200 00	
8 “ Shoe and Leather Bank, New York, .	1,200 00	
10 “ Economical Printing Co., N. Y., .	1,500 00	1,000 00
100 “ Manhattan Fire Ins. Co., N. Y., .	10,500 00	9,500 00
<i>Amounts carried forward, . . .</i>	\$18,900 00	\$15,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$225,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	325,582 54
Cash market value of stocks, bonds and securities owned by the Company, ...	749,691 24
Cash loans on collateral security, ...	115,702 23
Cash on hand in the office of the Company, ...	524 17
Cash deposited in various banks, ...	301,016 08
Interest due and accrued (not included above), ...	4,618 58
Premiums in course of collection (net), ...	64,490 37
Premium notes taken for marine and inland risks, not yet due, \$133,572.68; overdue and not paid, \$9,877.62, ...	143,450 30
All other assets and property, ...	73,908 63
Gross present Assets, ...	<u>\$2,003,984 14</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$36,542 99
Claimed, reported and supposed losses, ...	112,745 06
Losses disputed or resisted, including expenses thereon, ...	40,708 12
Total am't of losses and claims, ...	<u>\$189,996 17</u>
Amount required to re-insure all outstanding risks, ...	630,190 36
All other debts and obligations; viz., return premiums, ...	589 28
Gross present Liabilities, except Capital Stock, ...	<u>820,775 81</u>
Surplus as regards Policy-holders, ...	\$1,183,208 33
Paid-up Capital, ...	<u>1,000,000 00</u>
Surplus over Capital, ...	\$183,208 33

* Value of lands mortgaged, ...	\$285,650 00
Value of buildings thereon, ...	521,250 00
Total value of property mortgaged, ...	<u>\$806,900 00</u>
Amount of insurance held as collateral, ...	337,700 00

PHOENIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

H. KELLOGG, *President.**Secretary*, D. W. C. SKILTON.*Office*, Nos. 24 & 26 Pearl Street, Hartford, Conn.*Attorney to accept service*, HARVEY JEWELL, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
1000 shares Hartford Nat'l Bank, Hartford, .	\$100,000 00	\$158,000 00
500 " Farmers' and Mechanics' National Bank, Hartford, ...	50,000 00	67,000 00
500 " Mercantile Nat'l Bank, Hartford, .	50,000 00	62,500 00
200 " City National Bank, Hartford, .	20,000 00	21,400 00
200 " Ætna National Bank, Hartford, .	20,000 00	25,000 00
300 " Phoenix National Bank, Hartford, .	30,000 00	48,000 00
150 " State Bank, Hartford, ...	15,000 00	18,000 00
100 " Conn. River Bank, Hartford, . . .	5,000 00	6,500 00
500 " American Nat'l Bank, Hartford, .	25,000 00	31,250 00
250 " Hartford Trust Co., Hartford, . .	25,000 00	29,000 00
100 " Metropolitan Nat'l Bank, N. York,	10,000 00	13,000 00
200 " Merchants' Exchange Nat'l Bank, New York, ...	10,000 00	9,000 00
100 " Manufacturers' and Merchants' B'k, New York, ...	10,000 00	9,000 00
150 " New Britain Nat'l Bank, N. Britain,	15,000 00	19,500 00
214 " Waterbury Nat'l Bank, Waterbury,	10,700 00	14,980 00
50 " Niagara District Bank, Canada, . .	5,000 00	5,250 00
100 " Fourth Nat'l Bank, Chicago, . . .	10,000 00	11,000 00
100 " Holyoke Water Power Company, .	10,000 00	20,000 00
400 " New York, N. H. & Hartford R. R.,	40,000 00	50,800 00
200 " Rensselaer and Saratoga R. R., .	20,000 00	20,200 00
United States 6 per cent. Bonds, 1881, . .	75,000 00	90,000 00
" " 5-20 per cent. Bonds, ...	25,000 00	28,500 00
Atlantic Dock Co 7 per cent. Bond, . . .	50,000 00	50,000 00
Tennessee State 6 per cent. Bonds, . . .	20,000 00	16,200 00
Alabama State 8 per cent. Bonds, . . .	50,000 00	32,500 00
South Carolina State 6 per cent. Reg'd Bonds,	25,003 70	10,001 48
Hartford City 6 per cent. Bonds, ...	10,000 00	10,000 00
New Britain 7 per cent. Water Bonds, . .	10,000 00	10,350 00
Detroit City 7 per cent. Bonds, ...	50,000 00	51,000 00
Cincinnati City 7 $\frac{3}{10}$ per cent. Bonds, . . .	50,000 00	52,500 00
San Francisco 7 per cent. Bonds, ...	48,500 00	50,925 00
Hamilton County (Ind.) 10 per cent. Bonds, .	40,000 00	40,400 00
Ind'polis and Cincinnati R. R. 7 per ct. Bonds,	57,000 00	51,300 00
Connecticut Western R. R. 7 per cent. Bonds, .	30,000 00	25,500 00
Harlem River and Port Chester R. R. 7 per ct. Bonds, ...	50,000 00	50,250 00
	\$1,071,203 70	\$1,208,806 48

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Southern Minnesota Railroad Co. Bonds, . . .	\$35,000 00	\$35,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$132,959 93
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	12,606 66
Cash market value of stocks and bonds owned by the Company, ...	1,208,806 48
Cash loans on collateral security, ...	35,000 00
Cash on hand in the office of the Company, .	5,761 67
Cash deposited in various banks, ...	93,583 32
Interest due and accrued (not included above),	939 80
Premiums in course of collection (net), . .	162,705 91
Gross present Assets, ...	<u>\$1,652,363 77</u>

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$92,882 28
Losses disputed or resisted, including expenses thereon, ...	13,100 00
Amount required to re-insure all outstanding risks, ...	780,049 51
Gross present Liabilities, except Capital Stock, ...	<u>886,031 79</u>
Surplus as regards Policy-holders, ...	\$766,331 98
Paid-up Capital, ...	<u>600,000 00</u>
Surplus over Capital, ...	\$166,331 98

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated 1799. Commenced business 1799.]

JOHN KINGSBURY, *President.* *Secretary,* WARREN S. GREENE
Office, No. 1 Westminster Street, Providence, R. I.
Attorney to accept service, CYRUS BREWER, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
City of Chicago (S. B. Buckner) Bonds, . . .	\$25,000 00	\$25,000 00
Delaware and Hudson Canal Co.'s Bonds, . .	25,000 00	25,500 00
	<u>\$50,000 00</u>	<u>\$50,500 00</u>

* Value of lands mortgaged, ...	\$15,000 00
Value of buildings thereon, ...	10,500 00
Total value of property mortgaged, ...	<u>\$25,500 00</u>
Amount of insurance held as collateral, . .	4,000 00

Cash Loans:—

City of Providence Loan, \$100,000, less 6 months' interest paid in advance, ...	\$96,500 00
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All other Assets and Property owned by the Company:—

Invested in Participation account of Rhode Island Hospital Trust Co., ...	Cash value. \$53,500 00
Commissions due from other Companies, ...	154 03
	\$53,654 03

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the Company, ...	\$50,500 00
Cash loans, ...	96,500 00
Cash on hand in the office of the Company, ...	30,321 62
Cash deposited in Rhode Island Hosp. Trust Co., ...	16,485 36
Interest due and accrued (not included above), ...	2,484 71
Premiums in course of collection (net), ...	11,718 54
All other assets and property, ...	53,654 03
Gross present Assets, ...	\$261,664 26

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$1,155 24
Claimed, reported and supposed losses, ...	5,297 50
Losses disputed or resisted, including expenses thereon, ...	2,400 00
Total am't of losses and claims, ...	\$8,852 74
Amount required to re-insure all outstanding risks, ...	51,450 74
Due and accrued for rents, salaries, and other miscellaneous expenses, ...	1,000 00
All other debts and obligations; viz., State and local taxes, ...	300 00
Gross present Liabilities, except Capital Stock, ...	61,603 48
Surplus as regards Policy-holders, ...	\$200,060 78
Paid-up Capital, ...	200,000 00
Surplus over Capital, ...	\$60 78

RELIEF FIRE INSURANCE COMPANY, NEW YORK CITY, N. Y.

[Incorporated September, 1855. Commenced business December 18, 1855.]

JAMES H. PINKNEY, *President.**Secretary,* WM. E. CRARY.*Office, No. 149 Broadway, New York, N. Y.**Attorney to accept service, WM. H. WHITCOMB, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, ...	\$100 00	\$116 00
“ “ 5 per cent. Bonds, ...	44,500 00	50,285 00
Alabama 8 per cent. Bonds, ...	10,000 00	10,000 00
New York County 6 per cent. Bonds, ...	10,000 00	10,000 00
	\$64,600 00	\$70,401 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
8 shares Phenix Insurance Co., Brooklyn, . .	\$400 00	\$300 00
30 “ Rutgers Fire Insurance Co., N. Y., . .	1,200 00	750 00
100 “ Union Pacific Railroad Company, . .	3,200 00	3,000 00
17 “ Exchange Insurance Company, . .	510 00	
130 “ Broadway Insurance Company, . .	4,875 00	4,000 00
40 “ Pacific Insurance Company, . .	1,250 00	
21 “ Delaware, Lackawanna and Western Railroad Company, ...	1,050 00	2,500 00
20 “ Mechanics' and Traders' Ins. Co., . .	700 00	
12 “ Chatham Bank, ...	400 00	
Atlantic Mutual Insurance Scrip, 1873, . .	900 00	
10 shares Hatters' Block Company, ...	1,000 00	250 00
71 “ People's Fire Insurance Company, . .	3,700 00	2,600 00
Union Pacific Land Grant Bond, ...	4,000 00	3,000 00
60 shares Irving Bank, ...	3,500 00	3,400 00
40 “ First National Bank, Hoboken, . .	1,000 00	
Hackensack and N. Y. Extension R.R. Co.'s Bond,	900 00	
70 shares Clipper Mower Company, ...	7,000 00	3,500 00
United States 5-20 6 per cent. Bond, ...	1,160 00	900 00
10 shares Panama Railroad Company, ...	1,150 00	700 00
66 “ Hanover Insurance Company, ...	3,600 00	3,000 00
Columbus, Chicago and Indiana R. R. Co.'s Bond,	1,000 00	
37 shares Hanover Insurance Company, . .	2,000 00	2,450 00
60 “ Safe Deposit Company, ...	1,900 00	
10 “ Jamaica Gas-Light Company, ...	500 00	150 00
20 “ United States Insurance Company, . .	750 00	500 00
100 “ Columbia Fire Insurance Company, . .	3,000 00	2,500 00
63 “ Milwaukee Gas-Light Company, . .	3,150 00	3,000 00
1000 “ Bleeker Street and Fulton Ferry Railroad Company, ...	1,000 00	
	\$54,795 00	\$36,500 00

All other Assets and Property owned by the Company:—

Office furniture, ... \$2,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$34,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	105,778 75	
Cash market value of bonds owned by the Company, ...	70,401 00	
Cash loans on collateral security, ...	36,500 00	
Cash on hand in the office of the Company, ...	1,000 07	
Cash deposited in various banks, ...	9,652 45	
Interest due and accrued (not included above), ...	5,172 25	
Premiums in course of collection (net), ...	14,826 48	
Premium notes taken for marine and inland risks, not yet due, \$735; overdue and not paid, \$600.10, ...	1,335 10	
All other assets and property, ...	\$2,000 00	
Gross present Assets, ...	—————	\$278,666 10

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$2,700 00	
Claimed, reported and supposed losses, ...	5,910 00	
Losses disputed or resisted, including expenses thereon, ...	5,000 00	
Total am't of losses and claims, ...	—————	\$13,610 00
Amount required to re-insure all outstanding risks, ...	53,522 36	
Gross present Liabilities, except Capital Stock, ...	—————	67,132 36
Surplus, as regards Policy-holders, ...		\$211,533 74
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$11,533 74

* Value of lands mortgaged, ...	\$233,500 00
Value of buildings thereon, ...	132,000 00
Total value of property mortgaged, ...	\$365,500 00
Amount of insurance held as collateral, ...	90,400 00

REPUBLIC FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 12, 1852. Commenced business April 13, 1852.]

ROBERT S. HONE, *President.**Secretary,* DUNCAN F. CURRY.*Office, No. 153 Broadway, New York, N. Y.**Attorney to accept service, I. J. BROWN, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
300 shares National Bank of Commerce, . . .	\$30,000 00	\$34,500 00
United States 5-20 Bonds, 1865, . . .	20,000 00	23,000 00
“ “ 5-20 Bonds, 1867, . . .	25,000 00	29,000 00
“ “ 10-40 Bonds, . . .	6,000 00	6,795 00
“ “ 6 per cent. Currency Bonds, . . .	25,000 00	28,625 00
New York City 7 per cent. Bonds, . . .	40,000 00	40,000 00
New York County 7 per cent. Bonds, . . .	40,000 00	40,000 00
Delaware and Hudson 7 per ct. Mortg'e Bonds, . . .	13,000 00	13,000 00
1 share New York Produce Exchange, . . .	200 00	400 00
	\$199,200 00	\$215,320 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
200 shares National Bank of Commerce, . . .	\$22,800 00	\$50,000 00
136 “ City Bank, . . .	37,400 00	
30 “ United States Trust Company, . . .	6,000 00	4,000 00
9 Delaware and Hudson Canal Company, . . .	1,050 00	
	\$67,250 00	\$54,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . .	\$2,200 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, . . .	\$67,725 95
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . .	237,914 08
Cash market value of stocks and bonds owned by the Company, . . .	215,320 00
Cash loans on collateral security, . . .	54,000 00
Cash on hand in the office of the Company, . . .	986 06
Cash deposited in various banks, . . .	3,009 96
Interest due and accrued (not included above), . . .	4,838 38
Premiums in course of collection (net), . . .	48,439 51
<i>Amount carried forward, . . .</i>	<i>\$632,233 94</i>

* Value of lands mortgaged, . . .	\$533,700 00
Value of buildings thereon, . . .	42,300 00
Total value of property mortgaged, . . .	\$576,000 00
Amount of insurance held as collateral, . . .	16,300 00

<i>Amount brought forward,</i>	\$632,233 94
Premium notes taken for marine and inland risks, not yet due, ...	2,597 50
All other assets and property, ...	2,200 00
Gross present Assets, ...	<u> </u> \$637,031 44

LIABILITIES.

Claimed, reported and supposed losses, ...	\$28,955 31
Losses disputed or resisted, including expenses thereon, ...	14,304 69
Total am't of losses and claims, ...	\$43,260 00
Less re-insurance, . \$2,000 00	
Salvage claims, . 6,020 96	<u> </u> 8,020 96
Net amount of unpaid losses, ...	<u> </u> \$35,239 04
Amount required to re-insure all outstanding risks, ...	240,333 33
Interest due or unpaid on scrip, ...	2,593 00
Cash dividends to stockholders, declared and unpaid, ...	978 00
Gross present Liabilities, except Capital Stock, ...	<u> </u> 279,143 37
Surplus as regards Policy-holders, ...	\$357,888 07
Paid-up Capital, ...	<u> </u> 300,000 00
Surplus over Capital, ...	<u> </u> \$57,888 07

RIDGEWOOD INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated March 15, 1873. Commenced business March 15, 1873.]

WILLIAM K. LOTHROP, *President.* *Secretary,* WILLIAM A. SCOTT.
Office, No. 38 Court Street, Brooklyn, N. Y.
Attorney to accept service, L. S. JORDAN, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Registered 5 per cent. 10-40 Bonds, \$100,000 00		\$111,250 00
New Brunswick (N. J.) City Water Loan Bonds, 5,000 00		4,875 00
	<u>\$105,000 00</u>	<u>\$116,125 00</u>

Securities held as Collateral for Cash Loans:—

	Par value.	Market value.
30 shares Continental Insurance Company, ...	\$3,150 00	\$2,500 00
United States 6 per ct. Registered Bonds, 1881, ...	586 25	500 00
3 shares Metropolitan National Bank, ...	366 00	300 00
New Jersey Central Railroad Company, First Mortgage Bonds, ...	3,180 00	2,000 00
N. T. and Erie R. R. Co Mortgage Bonds, ...	960 00	450 00
	<u>\$8,242 25</u>	<u>\$5,750 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$121,417 81	
Cash market value of bonds owned by the Company, ...	116,125 00	
Cash loans on collateral security, ...	5,750 00	
Cash on hand in the office of the Company, ...	1,054 99	
Cash deposited in Nassau National Bank, ...	6,875 12	
Cash deposited in New York Life Insurance and Trust Company, ...	100 00	
Interest due and accrued, (not included above), ...	146 37	
Premiums in course of collection (net), ...	10,624 68	
Gross present Assets, ...		\$262,093 97

LIABILITIES.

Claimed, reported and supposed losses, ...	\$580 00	
Amount required to re-insure all outstanding risks, ...	43,020 10	
Gross present Liabilities, except Capital Stock, ...		43,600 10
Surplus as regards Policy-holders, ...	\$218,493 87	
Paid-up Capital, ...	200,000 00	
Surplus over Capital, ...	\$18,493 87	

ROGER WILLIAMS INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1848. Commenced business August, 1848.]

J. W. DAVENPORT, *President.**Secretary,* WM. H. FREDRICKS.*Office at Providence, R. I.**Attorney to accept service,* F. S. PHELPS, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
300 shares American National Bank, ...	\$15,000 00	\$16,800 00
100 " Atlantic National Bank, ...	5,000 00	5,000 00
500 " National Bank of Commerce, ...	25,000 00	26,000 00
100 " National Bank of North America, ...	5,000 00	5,800 00
600 " Blackstone Canal National Bank, ...	15,000 00	16,200 00
360 " Commercial National Bank, ...	18,000 00	18,000 00
50 " Fourth National Bank, ...	5,000 00	6,250 00
<i>Amounts carried forward,</i>	\$88,000 00	\$94,050 00

* Value of lands mortgaged, ...	\$121,800 00
Value of buildings thereon, ...	180,000 00
Total value of property mortgaged, ...	\$301,800 00
Amount of insurance held as collateral, ...	114,000 00

<i>Amounts brought forward,</i>	.	.	.	\$88,000 00	\$94,050 00
300 shares Globe National Bank,	.	.	.	15,000 00	15,000 00
280 " Manufacturers' National Bank,	.	.	.	28,000 00	33,600 00
100 " Westminster Bank,	.	.	.	5,000 00	5,000 00
117 " Providence Gas Company,	.	.	.	5,850 00	10,296 00
Michigan Central Railroad Bond,	.	.	.	10,000 00	9,000 00
				\$151,850 00	\$166,946 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
City of Providence Railroad Bonds,	\$2,000 00	\$1,807 84
10 shares National Bank of North America,	580 00	} 1,000 00
10 " Mechanics' National Bank,	650 00	
Promissory Note, secured by Mortgage of Real Estate,	5,000 00	2,740 00
8 shares Mechanics' National Bank,	520 00	506 12
100 " Providence and Stonington Railroad,	12,500 00	10,000 00
		\$21,250 00 \$16,053 96

Other Cash Loans:—

Loaned to City of Providence,	\$30,000 00
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of stocks and bonds owned

by the Company,	\$166,946 00
Cash loans on collateral security,	16,053 96
Other cash loans,	30,000 00
Cash on hand in the office of the Company,	9,466 40
Cash deposited in Fifth National Bank,	46,141 18
Interest due and accrued (not included above),	1,021 62
Premiums in course of collection (net),	27,174 14
Premium notes taken for marine and inland risks, not yet due,	1,293 34
Gross present Assets,	
	\$298,096 64

LIABILITIES.

Adjusted losses and claims, unpaid,	\$5,529 14
Claimed, reported and supposed losses,	2,650 00
Amount required to re-insure all outstanding risks,	72,043 23
Cash dividends to stockholders, declared and unpaid,	1,080 00
All other debts and obligations; viz., re-insurance,	396 01
Gross present Liabilities, except Capital Stock,	
	81,698 38

Surplus as regards Policy-holders,	\$216,398 26
Paid-up Capital,	200,000 00
Surplus over Capital,	\$16,398 26

STANDARD FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

WILLIAM CRIPPS, *President.**Secretary,* WILLIAM M. ST. JOHN.*Office, No. 117 Broadway, New York, N. Y.**Attorney to accept service, I. J. BROWN, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Registered Bonds, .	\$200,000 00	\$228,000 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
500 shares People's Gas-Light Co., Brooklyn, .	\$4,250 00	\$2,500 00
101 " Mechanics' Bank, Brooklyn, . .	7,575 00	9,000 00
100 " Chatham Nat'l Bank, New York, .	3,000 00	
25 " Lamar Insurance Co., New York, .	2,500 00	2,000 00
25 " Star Fire Insurance Co., New York,	2,500 00	2,000 00
Tennessee State Bonds, ...	1,600 00	1,000 00
	\$21,425 00	\$16,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),	
including interest due or accrued thereon,* .	\$65,781 49
Cash market value of bonds owned by the	
Company, ...	228,000 00
Cash loans on collateral security, ...	16,500 00
Cash deposited in National Bank of Republic, .	14,124 65
Interest due and accrued (not included above),	96 25
Premiums in course of collection (net), . .	11,308 70
Gross present Assets, ...	
	\$335,811 09

LIABILITIES.

Adjusted losses and claims, un-	
paid, ...	\$2,229 75
Claimed, reported and supposed	
losses, ...	125 00
Losses disputed or resisted, in-	
cluding expenses thereon, ...	925 00
Total am't of losses and claims, ————	\$3,279 75
<i>Amounts carried forward, ...</i>	<i>\$3,279 75 \$335,811 09</i>

* Value of lands mortgaged, ... \$94,100 00
 Value of buildings thereon, ... 65,400 00

Total value of property mortgaged, ... \$159,500 00
 Amount of insurance held as collateral, ... 65,400 00

<i>Amounts brought forward,</i>	\$3,279 75	\$335,811 09
Amount required to re-insure all outstanding risks, ...	63,891 10	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	1,124 96	
All other debts and obligations; viz., State and local taxes, \$162.63; return prem's, \$1,073.27, ...	1,235 90	
Gross present Liabilities, except Capital Stock, ...	—————	69,531 71
Surplus as regards Policy-holders, ...		\$266,279 38
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$66,279 38

STAR FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated December 2, 1864. Commenced business December 2, 1864.]

NICHOLAS C. MILLER, *President.* Secretary, JAMES M. HODGES.

Office, No. 161 Broadway, New York, N. Y.

Attorney to accept service, I. J. BROWN, Boston.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1865, ...	\$10,000 00	\$11,500 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
5 shares Park Fire Insurance Company, ...	\$550 00	\$2,300 00
75 “ Citizens' Insurance Company, ...	2,625 00	
10 “ Produce Bank, ...	1,000 00	1,800 00
10 “ Bergen County Bank, ...	1,000 00	
40 “ Globe Fire Insurance Company, ...	2,200 00	1,700 00
10 “ Dry Goods Bank, ...	1,000 00	1,800 00
10 “ Security Bank, ...	900 00	
United States Watch Company, ...	750 00	550 00
60 shares Bridgeport Manufacturing Co., ...	1,125 00	1,000 00
50 “ North River Bank, ...	2,500 00	2,500 00
6 “ Park Fire Insurance Company, ...	660 00	
50 “ Jersey City Insurance Company, ...	3,000 00	1,600 00
70 “ New York National Exchange B'k, ...	7,000 00	6,000 00
50 “ German American Bank, ...	4,500 00	4,500 00
50 “ Central Railroad of New Jersey, ...	5,250 00	4,500 00
16 “ “ “ “	1,680 00	1,500 00

Amounts carried forward, ... \$35,740 00 \$29,750 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$182,991 13
Cash market value of bonds owned by the Company,	11,500 00
Cash loans on collateral security,	104,000 00
Cash on hand in the office of the Company,	12,447 30
Cash deposited in various banks,	31,885 08
Interest due and accrued (not included above),	486 91
Premiums in course of collection (net),	14,685 52
All other assets and property,	\$2,500 00
Gross present Assets,	\$357,995 94

LIABILITIES.

Adjusted losses and claims, un- paid,	\$4,192 12
Claimed, reported and supposed losses,	6,150 00
Losses disputed or resisted, in- cluding expenses thereon,	450 00
Total am't of losses and claims,	\$10,792 12
Amount required to re-insure all outstanding risks,	115,925 81
Due and accrued for rents,	833 33
All other debts and obligations; viz., return premiums,	51 24
Gross present Liabilities, except Capital Stock,	127,602 50
Surplus as regards Policy-holders,	\$230,393 44
Paid-up Capital,	200,000 00
Surplus over Capital,	\$30,393 44

* Value of lands mortgaged,	\$309,000 00
Value of buildings thereon,	220,000 00
Total value of property mortgaged,	\$529,000 00
Amount of insurance held as collateral,	160,000 00

ST. JOSEPH FIRE AND MARINE INSURANCE COMPANY, ST. JOSEPH, MO.

[Incorporated December, 1867. Commenced business January, 1868.]

A. P. GOFF, *President.**Secretary, Wm. R. KERR.**Office, St. Joseph, Mo.**Attorney to accept service, GEO. O. CARPENTER, Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, 1868, ...	\$5,000 00	\$5,787 50
Missouri 6's Bonds, ...	3,000 00	2,700 00
Doniphan County (Kansas) Bonds, ...	26,000 00	16,900 00
Hanover Township (Washington Co., Kansas)		
Bonds, ...	20,000 00	13,000 00
St. Joseph City Bonds, ...	5,000 00	4,875 00
	\$59,000 00	\$43,262 50

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Fairbury Precinct (Jefferson Co., Neb.) Bonds,	\$7,650 00	\$6,000 00
St. Joseph City Bonds, ...	2,850 00	1,200 00
50 shares Colhoun Bank, ...	2,000 00	2,000 00
United States 5-20 Bonds, 1865, ...	2,300 00	5,000 00
" " 5-20 Bonds, 1867, ...		
Oregon District (Holt Co., Mo.) School Bonds,	4,500 00	
St. Joseph City Bonds, ...	5,600 00	5,000 00
Warehouse receipt, ...	3,000 00	1,900 00
	\$27,900 00	\$21,100 00

Other Cash Loans :—

Loaned on personal security, ...	\$41,157 92
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),*	\$172,666 65
Cash market value of bonds owned by the Company, ...	43,262 50
Cash loans on collateral security, ...	21,100 00
Other cash loans, ...	41,157 92
Cash on hand in the office of the Company and deposited in bank, ...	53,279 28
Premiums in course of collection (net), ...	36,368 84
Gross present Assets, ...	
	\$367,835 19
Amount carried forward, ...	
	\$367,835 19

* Total value of property mortgaged, ... \$465,400 00
Amount of insurance held as collateral, ... 140,850 00

Amount brought forward, ... \$367,835 19

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$10,110 05	
Claimed, reported and supposed losses, ...	5,150 00	
Losses disputed or resisted, including expenses thereon, ...	9,200 00	
Total am't of losses and claims, —————	\$24,460 05	
Amount required to re-insure all outstanding risks, ...	105,394 24	
Gross present Liabilities, except Capital Stock, ...	—————	129,854 29
Surplus as regards Policy-holders, ...		\$237,980 90
Paid-up Capital, ...		200,000 00
Surplus over Capital, ...		\$37,980 90

ST. NICHOLAS INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July 31, 1852. Commenced business July 31, 1852.]

WILLIAM WINSLOW, *President.*

Secretary, J. DU BOIS.

Office, No. 166 Broadway, New York, N. Y.

Attorney to accept service, E. J. LONG, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, ...	\$115,000 00	\$129,950 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
27 shares Knickerbocker Life Insurance Co., ...	\$1,000 00	\$400 00

All other Assets and Property owned by the Company:—

	Cash value.
Due for re-insurance on losses paid, ...	\$3,085 29
Judgment, ...	\$4,000 00
Office furniture, safes, maps, &c., ...	4,500 00
	—————
	\$8,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$25,000 00
<i>Amount carried forward,</i>	\$25,000 00

<i>Amount brought forward,</i>	\$25,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	52,596 67	
Cash market value of bonds owned by the Company, ...	129,950 00	
Cash loans on collateral security, ...	400 00	
Cash on hand in the office of the Company, ...	3,781 54	
Cash deposited in various banks, ...	11,717 27	
Interest due and accrued (not included above), ...	11 66	
Premiums in course of collection (net), ...	13,010 00	
All other assets and property, ...	\$8,500 00	3,085 29
Gross present Assets, ...	—————	\$239,552 43

LIABILITIES.

Claimed, reported and supposed losses, ...	\$3,100 00	
Losses disputed or resisted, in- cluding expenses thereon, ...	5,500 00	
Total am't of losses and claims, ...	\$8,600 00	
Less salvage claims, ...	2,500 00	
Net amount of unpaid losses, ...	—————	\$6,100 00
Amount required to re-insure all outstanding risks, ...	58,716 90	
Gross present Liabilities, except Capital Stock, ...	—————	64,816 90
Surplus as regards Policy-holders, ...		\$174,735 53
Paid-up Capital, ...		150,000 00
Surplus over Capital, ...		\$24,735 53

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, ST.
PAUL, MINNESOTA.

[Incorporated May, 1865. Commenced business May, 1865.]

J. C. BURBANK, *President.* Secretary, C. H. BIGELOW.
Office, Corner Third and Jackson Streets, St. Paul, Minnesota.
Attorney to accept service, L. S. JORDAN, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
200 shares First National Bank, St. Paul, ...	\$20,000 00	\$24,000 00
15 " " " " St. Peter, ...	1,500 00	1,770 00
<i>Amounts carried forward,</i>	\$21,500 00	\$25,770 00

* Value of lands mortgaged, ...	\$84,000 00
Value of buildings thereon, ...	66,500 00
Total value of property mortgaged, ...	\$150,500 00
Amount of insurance held as collateral, ...	49,000 00

<i>Amounts brought forward,</i>	\$21,500 00	\$25,770 00
300 shares St. Paul and Sioux City R. R. Co.		
10 per cent. preferred, ...	30,000 00	30,000 00
City of Minneapolis 12 per cent. Bonds, ...	1,500 00	1,500 00
City of St. Paul 12 per cent. Bonds, ...	500 00	496 75
Town of Detroit (Becker Co.) 12 per ct. Bonds,	3,800 00	3,800 00
County of Cass 12 per cent. Bonds, ...	9,400 00	9,400 00
School District Otter Tail Co. 12 per ct Bonds,	1,000 00	1,000 00
“ “ St. Cloud 12 per cent. Bonds, ...	100 00	100 00
	\$67,800 00	\$72,066 75

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
705 shares First National Bank, St. Paul, ...	\$91,650 00	\$73,300 00
125 “ Second “ “ “	16,250 00	11,900 00
90 “ Merchants' Nat'l Bank, “	10,800 00	9,438 00
120 “ First National Bank, Stillwater, ...	14,400 00	12,000 00
60 “ “ “ “ St. Peter, ...	7,200 00	4,700 00
45 “ “ “ “ Redwing, ...	5,400 00	3,535 00
15 “ State “ “ Minneapolis, ...	1,800 00	1,399 00
50 “ Citizens' Nat'l “ Mankato, ...	6,000 00	1,064 00
1429 “ St. Paul & S. C. R. R. Co. Special Land, ...	107,225 00	61,117 84
860 “ St. Paul & S. C. R. R. Co. Common,	103,200 00	61,584 00
St. Paul and S. C. R. R. Co. Land Bonds, ...	10,500 00	5,500 00
50 shares St. Paul, S. & T. F. R. R. Co. Pref.,	5,000 00	3,500 00
46 “ “ “ “ Common,	3,450 00	2,076 00
St. Paul S. & T. F. R. R. Co. Land Bonds, ...	1,500 00	500 00
77 shares St. Croix Boom Corporation, ...	11,550 00	5,000 00
60 “ St. Cloud Bridge Co., ...	6,000 00	3,000 00
95 “ St. Paul Street Railroad Co., ...	9,500 00	6,000 00
25 “ St. Paul F. and M. Insurance Co., ...	2,500 00	840 00
190 “ St. Paul Harvester Works, ...	19,000 00	9,040 00
10 “ St. Paul Brick Manufacturing Co., ...	1,000 00	280 00
18 “ St. Paul Manufacturing Company, ...	675 00	400 00
110 “ St Croix Railroad and Imp. Co., ...	8,250 00	6,256 00
5 “ American Express Company, ...	137 50	100 00
Polk County Bonds, ...	2,500 00	2,325 00
Otter Tail County Bonds, ...	500 00	400 00
Ramsey County Bonds, ...	900 00	504 00
Duluth City Bonds, ...	425 00	350 00
St. Paul City Bonds, ...	1,827 50	1,431 00
	\$449,140 00	\$287,539 84

All other Assets and Property owned by the Company :

	Cash value.
Salvage on losses paid, ...	\$9,146 61
Rents due and accrued, ...	1,952 85
	\$11,099 46

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$100,815 64
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	128,161 77
Cash market value of stocks and bonds owned by the Company, ...	72,066 75
Cash loans on collateral security, ...	287,539 84
Cash on hand in the office of the Company, ...	1,926 46
Cash deposited in First National Bank, ...	42,936 16
Interest due and accrued (not included above), ...	10,500 23
Premiums in course of collection (net), ...	64,575 44
All other assets and property, ...	11,099 46
Gross present Assets, ...	<u> </u> \$719,621 75

LIABILITIES.

Adjusted losses and claims unpaid, ...	\$6,384 10
Claimed, reported and supposed losses, ...	25,777 12
Losses disputed or resisted, including expenses thereon, ...	3,730 00
Total am't of losses and claims, ...	<u> </u> \$35,891 22
Amount required to re-insure all outstanding risks, ...	228,875 76
Gross present Liabilities, except Capital Stock, ...	<u> </u> 264,766 98
Surplus as regards Policy-holders, ...	\$454,854 77
Paid-up Capital, ...	<u> </u> 400,000 00
Surplus over Capital, ...	\$54,854 77

* Value of lands mortgaged, ...	\$237,000 00
Value of buildings thereon, ...	75,000 00
Total value of property mortgaged, ...	\$312,000 00
Amount of insurance held as collateral, ...	54,300 00

SUN INSURANCE COMPANY, CLEVELAND, OHIO.

[Incorporated January 14, 1865. Commenced business March 4, 1865.]

STILLMAN WITT, *President.**Secretary*, E. C. ROUSE.*Office at Cleveland, Ohio.**Attorney to accept service*, JAS. GOODMAN, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States (6s) Currency Bonds, ...	\$100,000 00	\$114,500 00
City of Cleveland (7s) Bonds, ...	20,000 00	20,000 00
City of Toledo (8s) Bonds, ...	7,000 00	7,000 00
50 shares Second National Bank, Cleveland, .	5,000 00	6,000 00
10 “ Citizens' Savings and Loan Assoc'n,	5,000 00	2,500 00
400 “ Lake Shore Railway, ...	40,000 00	32,000 00
300 “ Chicago and North-Western, pref'd,	30,000 00	22,000 00
	\$207,000 00	\$204,000 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
240 shares Cleveland Gas-Light Company, .	\$3,600 00	\$2,400 00
110 “ Powell Tool Company, preferred, .	11,000 00	5,500 00
33 “ Commercial National Bank, . . .	4,000 00	2,520 00
200 “ Kinsman Street Railway Company,	10,000 00	5,000 00
57 “ Cleveland Iron Mining Company, .	3,420 00	1,500 00
Cleveland City Bonds, ...	2,000 00	1,542 42
	\$34,020 00	\$18,462 42

All other Assets and Property owned by the Company:—

Office furniture, ... \$4,761 66

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),	
including interest due or accrued thereon,* .	\$80,552 18
Cash market value of stocks and bonds owned	
by the Company, ...	204,000 00
Cash loans on collateral security, ...	18,462 42
Cash on hand in the office of the Company, .	7,835 19
<i>Amount carried forward,</i>	\$310,849 79

* Value of lands mortgaged, ...	\$353,500 00
Value of buildings thereon, ...	62,500 00
Total value of property mortgaged, ...	\$416,000 00
Amount of insurance held as collateral, ...	5,000 00

<i>Amount brought forward,</i>	\$310,849 79
Cash deposited in bank,	8,143 33
Interest due and accrued (not included above),	1,581 28
Premiums in course of collection (net),	21,891 87
All other assets and property,	\$4,761 66
Gross present Assets,	<u>\$342,466 27</u>

LIABILITIES.

Adjusted losses and claims, unpaid,	\$3,155 00
Claimed, reported and supposed losses,	1,000 00
Amount required to re-insure all outstanding risks,	94,979 00
Gross present Liabilities, except Capital Stock,	<u>99,134 00</u>
Surplus as regards Policy-holders,	\$243,332 27
Paid-up Capital,	<u>200,000 00</u>
Surplus over Capital,	<u>\$43,332 27</u>

TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Commenced business February, 1865.]

S. H. KENT, *President.**Secretary,* WM. E. ROLLO.*Office at Chicago, Ill.**Attorney to accept service,* JOHN W. CARTWRIGHT, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 10-40 Registered Bonds,	\$485,000 00	\$550,475 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
80 shares Chicago Gas-Light and Coke Co.,	\$2,100 00	\$11,000 00
Chicago Gas-Light and Coke Co.'s Bonds,	4,200 00	
50 shares National Bank, Illinois,	5,400 00	
100 " First National B'k, Saginaw, Mich.,	11,000 00	8,000 00
First Baptist Church (Chicago) Bonds,	5,000 00	5,000 00
15 shares First National Bank, Chicago,	1,650 00	1,500 00
250 " Joliet Iron and Steel Company,	12,500 00	10,000 00
100 " Blue Island Land and Building Co.,	10,000 00	
350 " Corn Exchange National Bank,	40,250 00	35,000 00
150 " " " " "	17,250 00	15,000 00
	<u>\$109,350 00</u>	<u>\$85,500 00</u>

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, ...	\$9,012 55
Re-insurance on losses paid, ...	4,459 69
Office furniture, ...	\$2,150 87
	\$13,472 24

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$31,783 45	
Cash market value of bonds owned by the Company, ...	550,475 00	
Cash loans on collateral security, ...	85,500 00	
Cash on hand in the office of the Company, . .	1,649 13	
Cash deposited in bank, ...	24,633 21	
Interest due and accrued (not included above), .	1,339 15	
Premiums in course of collection (net), . . .	30,671 44	
Premium notes taken for marine and inland risks, not yet due, ...	2,599 58	
All other assets and property, . . . \$2,150 87	13,472 24	
Gross present Assets, ...		\$742,123 20

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$11,650 00	
Amount required to re-insure all outstanding risks, ...	104,532 77	
Gross present Liabilities, except Capital Stock, ...		116,182 77
Surplus as regards Policy-holders, ...	\$625,940 43	
Paid-up Capital, ...	500,000 00	
Surplus over Capital, ...	\$125,940 43	

* Value of lands mortgaged, ...	\$73,000 00
Value of buildings thereon, ...	6,000 00
Total value of property mortgaged, ...	\$79,000 00
Amount of insurance held by the Company, ...	2,000 00

WATERTOWN FIRE INSURANCE COMPANY, WATERTOWN, N. Y.

[Incorporated December 7, 1867. Commenced business December 9, 1867.]

NORRIS WINSLOW, *President.**Secretary, J. M. ADAMS.**Office, Watertown, N. Y.**Attorney to accept service, S. C. WARRINER, Springfield.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, 1864, . . .	\$10,000 00	\$11,500 00
Watertown City and Town Bonds, . . .	15,200 00	15,352 00
Jefferson County (N. Y.) Bonds, . . .	5,000 00	5,050 00
Munroe County (N. Y.) Bonds, . . .	1,000 00	1,000 00
St. Lawrence (N. Y.) Bonds, . . .	1,000 00	1,000 00
Oswego County (N. Y.) Bonds, . . .	500 00	500 00
Davis S. M. Co. Guaranteed Bonds, . . .	10,000 00	10,000 00
Town of Hounsfield (N. Y.) Bonds, . . .	4,000 00	4,000 00
“ Wilna (N. Y.) Bonds, . . .	2,000 00	2,000 00
“ Wilson (N. Y.) Guaranteed Bonds, . . .	5,000 00	5,000 00
“ Burke (N. Y.) Guaranteed Bonds, . . .	200 00	200 00
Rome, Watertown and O. R. R. Bonds, . . .	5,000 00	5,000 00
	\$58,900 00	\$60,602 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Agricultural Ins. Co.'s Stock, . . .	\$9,500 00	\$4,200 00
“ “ “ “ . . .	4,500 00	1,400 00
Merchants' Bank Stock, . . .	2,000 00	10,000 00
Agricultural Ins. Co.'s Stock, . . .	9,000 00	
Watertown Town Bonds, . . .	2,800 00	
Merchants' Bank Stock, . . .	10,000 00	8,328 85
Agricultural Ins. Co.'s Stock, . . .	16,500 00	8,718 94
Merchants' Bank Stock, . . .	3,000 00	3,000 00
Black River Ins. Co.'s Stock, . . .	500 00	
Agricultural Ins. Co.'s Stock, . . .	19,000 00	9,250 00
Davis S. M. Co.'s Guaranteed Bonds, . . .	3,000 00	533 60
Watertown Town Bonds, . . .	2,000 00	940 75
Jefferson County (N. Y.) Bonds, . . .	2,323 00	3,000 00
Town of Champion (N. Y.) Bonds, . . .	700 00	
City of Oswego (N. Y.) Bonds, . . .	100 00	
United States 5-20 Bonds, . . .	230 00	
Agricultural Ins. Co.'s Stock, . . .	10,000 00	4,000 00
Union Bank Stock, . . .	1,500 00	1,000 00
Merchants' Bank Stock, . . .	1,500 00	800 00
Homestead Fire Ins. Co.'s Stock, . . .	1,300 00	1,000 00
Jefferson Iron Co.'s Stock, . . .	2,000 00	1,000 00
Agricultural Ins. Co.'s Stock, . . .	33,420 00	9,205 31
Bank Certificates of Deposit, . . .	16,000 00	16,000 00
	\$150,873 00	\$82,377 45

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$6,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	305,356 80	
Cash market value of bonds owned by the Company, ...	60,602 00	
Cash loans on collateral security, ...	82,377 45	
Cash on hand in the office of the Company, .	13,139 99	
Cash deposited in Merchants' and Union Banks,	28,997 53	
Interest due and accrued (not included above),	1,752 64	
Premiums in course of collection (net), . .	48,768 77	
Premium notes taken for fire risks, . . .	1,354 72	
Gross present Assets, ...		\$548,349 90

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$5,500 00	
Losses disputed or resisted, including expenses thereon, ...	2,000 00	
Amount required to re-insure all outstanding risks, ...	200,104 61	
Gross present Liabilities, except Capital Stock, ...		207,604 61
Surplus as regards Policy-holders, ...	\$340,745 29	
Paid-up Capital, ...	200,000 00	
Surplus over Capital, ...	\$140,745 29	

* Value of lands mortgaged, ...	\$699,000 00
Value of buildings thereon, ...	310,000 00
Total value of property mortgaged, ...	\$1,009,000 00
Amount of insurance held as collateral, ...	216,100 00

WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE, N. Y.

[Incorporated March 14, 1837. Commenced business as Joint Stock, January 1, 1870.]

GEORGE I. PENFIELD, *President.* *Secretary,* GEORGE R. CRAWFORD.

Office, New Rochelle, N. Y.

Attorney to accept service, WM. H. WHITCOMB, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$95,500 00	\$112,720 00
“ “ 6's “ 1881, ...	15,500 00	18,677 50
“ “ 5's “ 1881, ...	10,000 00	11,100 00
“ “ 10-40 “	10,000 00	11,375 50
New York State Bonds, ...	14,000 00	14,980 00
Westchester County Bonds, ...	4,000 00	4,070 00
Merchants' and Manufacturers' Bank Stock, ...	10,000 00	10,000 00
Central Pacific Railroad Bonds, ...	20,000 00	20,000 00
Chesapeake and Ohio Railroad Bonds, ...	10,000 00	7,500 00
East Chester Town Bonds, ...	21,500 00	21,500 00
White Plains Village Bonds, ...	10,000 00	10,350 00
	\$220,500 00	\$242,273 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
United States 5-20 Bonds, ...	\$1,190 00	\$1,000 00

All other Assets and Property owned by the Company :—

	Cash value.
Salvage on losses paid, ...	\$1,543 17
Re-insurance due on losses paid, ...	1,000 00
Office furniture, ...	\$3,000 00
	\$2,543 17

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$28,500 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	206,350 74
Cash market value of stocks and bonds owned by the Company, ...	242,273 00
Cash loans on collateral security, ...	1,000 00
Cash on hand in the office of the Company, ...	138 24
<i>Amount carried forward, ...</i>	<i>\$478,261 98</i>

* Value of lands mortgaged, ...	\$230,375 00
Value of buildings thereon, ...	324,925 00
Total value of property mortgaged, ...	\$555,300 00
Amount of insurance held as collateral, ...	253,475 00

<i>Amount brought forward,</i>	\$478,261 98
Cash deposited in Fulton Bank, ...	49,280 52
Interest due and accrued (not included above), ...	1,282 19
Premiums in course of collection (net), ...	110,125 28
All other assets and property, . . . \$3,000 00	2,543 17
Gross present Assets, ...	<u>\$641,493 14</u>

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$6,480 14
Claimed, reported and supposed losses, ...	21,766 52
Amount required to re-insure all outstanding risks, ...	333,367 47
Gross present Liabilities, except Capital Stock, ...	<u>361,614 13</u>
Surplus as regards Policy-holders, ...	\$279,879 01
Paid-up Capital, ...	<u>200,000 00</u>
Surplus over Capital, ...	\$79,879 01

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated March, 1853. Commenced business March, 1853.]

EDMUND DRIGGS, *President.**Secretary,* N. W. MESEROLE.*Office, corner of Broadway and First Street, Brooklyn, N. Y.**Attorney to accept service,* CHAS. H. FROTHINGHAM, *Boston.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Registered 6 per ct. Bonds, 1881,	\$60,000 00	\$69,000 00
“ “ 6 per cent. Currency Bonds, ...	35,000 00	39,725 00
	<u>\$95,000 00</u>	<u>\$108,725 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Commercial Bank (Brooklyn) Stock, ...	\$500 00	\$500 00
Bushwick Railroad Company Stock, ...	1,000 00	
People's Gas Light Co (Brooklyn) Stock, ...	1,000 00	500 00
First National Bank (Brooklyn) Stock, ...	4,800 00	8,000 00
La Clede Gas Co. (St. Louis, Mo.) Stock, ...	8,000 00	
South Side Railroad Company (Long Island, N. Y) Stock, secured, ...	3,000 00	3,000 00
United States 5-20 Bonds, 1867, ...	1,150 00	1,900 00
Delaware and Hudson Canal Company Stock, ...	1,495 00	
<i>Amounts carried forward,</i>	<u>\$20,945 00</u>	<u>\$13,900 00</u>

<i>Amounts brought forward,</i>	\$20,945 00	\$13,900 00
Broadway Bank (New York) Stock,	37,500 00	20,000 00
United States Coupon 6 per cent. Bonds, 1881,	2,925 00	2,500 00
Broadway Railroad of Brooklyn Stock,	1,300 00	1,000 00
“ “ “ Bond,	500 00	
City of Brooklyn Bond,	1,000 00	850 00
Lafayette Insurance Company Stock,	1,050 00	800 00
United States 5-20 Bonds, 1867,	3,162 50	2,750 00
Brooklyn Gas Light Company Stock,	13,500 00	10,000 00
Nat'l Bank of Commerce (New York) Stock,	330 00	125 00
Merchants' Insurance Co. (New York) Stock,	1,800 00	4,000 00
Lafayette Insurance Co. (Brooklyn) Stock,	5,250 00	
Brooklyn City Bonds,	3,000 00	2,900 00
Hudson City (New Jersey) Bonds,	1,000 00	900 00
Columbia Fire Ins. Co. (New York) Stock,	6,480 00	3,500 00
Union Ferry Company (Brooklyn) Stock,	900 00	600 00
Mechanics' Bank (Brooklyn) Stock,	2,250 00	10,000 00
Certificates of Baltimore Gas Company,	1,000 00	
Baltimore Gas Company Stock,	11,250 00	
Star Fire Insurance Co. (New York) Stock,	3,450 00	2,500 00
New York Fire Ins. Co. (New York) Stock,	600 00	450 00
Lafayette Fire Ins. Co. (Brooklyn) Stock,	2,100 00	1,000 00
	<u>\$121,292 50</u>	<u>\$77,775 00</u>

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued,	\$46 00
Re-insurance due on losses paid,	1,888 14
Office furniture,	\$7,367 96
	<u>\$1,934 14</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company,	\$80,343 52
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	318,349 01
Cash market value of bonds owned by the Company,	108,725 00
Cash loans on collateral security,	77,775 00
Cash on hand in the office of the Company,	758 78
Cash deposited in First Nat'l B'k (Brooklyn),	32,164 04
Interest due and accrued (not included above),	628 67

Amount carried forward, \$618,744 02

* Value of lands mortgaged,	\$350,625 00
Value of buildings thereon,	369,300 00
Total value of property mortgaged,	\$719,925 00
Amount of insurance held as collateral,	249,230 00

<i>Amount brought forward,</i>	\$618,744	02
Premiums in course of collection (net), ...	60,059	04
Premium notes taken for marine and inland risks, not yet due, \$5,958.75; overdue and not paid, \$1,914.50, ...	7,873	25
All other assets and property, . . . \$7,367	96	1,934 14
Gross present Assets, ...	<u> </u>	\$688,610 45

LIABILITIES.

Claimed, reported and supposed losses, ...	\$30,690	92
Losses disputed or resisted, including expenses thereon, ...	2,050	00
Total am't of losses and claims, ...	\$32,740	92
Less salvage claims, ...	750	00
Net amount of unpaid losses, ...	<u> </u>	\$31,990 92
Amount required to re-insure all outstanding risks, ...	246,407	58
Due and accrued for rents, salaries and other miscellaneous expenses, ...	1,583	33
Gross present Liabilities, except Capital Stock, ...	<u> </u>	279,981 83
Surplus as regards Policy-holders, ...	\$408,628	62
Paid-up Capital, ...	250,000	00
Surplus over Capital, ...	<u> </u>	\$158,628 62

ABSTRACT OF ANNUAL STATEMENTS.

	ÆTNA. (Fire and Inland.) New York.	ÆTNA. (Fire and Inland.) Hartford.	AMAZON. (Fire and Inland.) Cincinnati.	AMER. CENTRAL. (Fire and Inland.) St. Louis.	THE AMER. FIRE. (Fire.) Philadelphia.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$200,000 00	\$3,000,000 00	\$500,000 00	\$275,000 00	\$400,000 00
ASSETS.					
Gross present Assets, ¹	\$280,523 33	\$5,760,342 73	\$842,479 75	\$615,206 00	\$952,664 50
LIABILITIES.					
Gross present Liabilities, ¹	\$77,795 07	\$2,268,556 54	\$342,296 93	\$323,685 90	\$495,648 01
INCOME.					
Cash actually received for fire premiums, ...	\$173,080 29	\$4,263,968 35	\$394,580 57	\$551,663 80	\$373,643 19
for interest on mortgages of real estate, ...	3,482 59	393,210 50	79,619 92	33,364 36	—
for interest and dividends from other sources, ...	7,452 51	4,589 95	24,051 28	23,890 32	29,159 44
from all other sources, ...	4,682 60	277,782 08	—	2,345 44	16,052 79
	—	11,046 30 ³	16,256 17 ⁵	—	8,621 66 ⁶
Gross Cash Income, ...	\$188,697 99	\$4,950,597 18	\$514,507 94	\$611,263 92	\$427,477 08
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$134,200 97	\$2,800,334 92	\$375,596 52	\$296,607 22	\$460,948 16
for marine and inland losses, ...	—	252,391 90	105,420 04	38,650 67	—
for dividends to stockholders, ...	—	653,415 00	—	10,816 50	862 50
for interest to scrip-holders, ...	—	—	—	—	—
for redemption of scrip, ...	—	—	—	—	—
for brokerage and commissions on premiums, ...	24,250 27	672,502 13	77,376 09	93,679 92	207 21
for salaries and pay of officers and employes, ...	24,460 65	162,765 62	38,554 40	30,296 72	90,403 18
for State and local taxes, ...	3,987 74	77,278 30	13,867 70	12,692 72	9,726 73
for office, agency and incidental expenses, ...	—	196,643 88 ⁴	80,331 50	41,883 90	5,162 78
Gross Cash Expenditures, ...	\$186,899 63	\$4,815,331 75	\$691,146 25	\$524,627 65	\$567,310 56

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, .
 marine and inland risks written during the year, .
 premiums charged or receivable thereon, .
 fire risks terminated during the year, .
 marine and inland risks terminated during the year,
 fire risks outstanding at end of year,² .
 marine and inland risks outstanding at end of year,²
 notes received during the year for fire risks, and
 not paid, .
 notes received during the year for marine and
 inland risks, and not paid, .
 received for calls on capital, .
 cash dividends declared since Company com-
 menced business, .
 cash dividends on capital stock declared during
 the year, .
 Company's stock owned by directors (par value),
 losses incurred during the year, .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine and inland risks written during the year, .
 fire premiums received during the year, .
 marine and inland prem's received during the year,
 fire losses paid during the year, .
 marine and inland losses paid during the year, .
 losses incurred during the year, .

\$15,856,020 00	\$341,913,125 00	\$30,769,852 00	\$37,994,832 00	\$40,348,794 00
189,814 09	4,543,327 07	548,620 58	582,097 09	419,364 18
161,500 00	42,250,814 00	11,049,045 00	3,294,321 00	-
3,482 59	438,821 77	137,104 88	33,364 36	-
12,552,400 00	356,015,717 00	56,918,809 00	26,975,175 00	40,382,895 00
82,250 00	42,487,089 00	11,150,561 00	3,294,321 00	-
12,001,160 00	303,695,245 00	22,913,792 00	33,032,503 00	43,928,670 00 ⁷
79,250 00	408,041 00	505,291 00	-	-
-	-	-	-	-
-	-	29,000 89	-	-
-	1,000,000 00	-	-	-
10,000 00	6,823,365 00	45,000 00	52,052 70	1,828,975 50
-	653,415 00	-	-	-
94,000 00	341,700 00	66,380 00	20,640 00	16,200 00
71,621 30	2,328,232 39	424,202 77	347,204 59	200,247 94
\$1,417,123 00	\$26,984,037 00	\$1,824,728 57	\$4,259,200 00	\$5,164,705 00
-	-	-	-	-
16,293 50	352,028 83	30,430 41	59,669 89	60,239 77
-	-	-	-	-
13,937 48	628,883 58	30,963 04	17,872 58	345,534 53
-	-	-	-	-
18,937 48	179,498 39	26,617 12	17,872 58	87,150 87

¹ See Detailed Statements, page 158, *et seq.*² Deducting amount re-insured.³ Rents.⁴ Including \$14,097.21 interest on borrowed money.⁵ Interest and discount, \$13,608.62; property sold, \$2,647.55.⁶ Rents, \$4,929.17; policies, surveys, &c., \$381; from miscellaneous sources, \$3,311.49.⁷ Including \$10,745,172 perpetual risks.

	ARMENIA. (Fire.) Pittsburg.	ATLANTIC. (Fire.) Brooklyn.	ATLANTIC FIRE AND MARINE. Providence.	ATLANTIC MUTUAL. (Marine.) New York.	ATLANTIC AND PACIFIC. (Fire.) Chicago.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$250,000 00	\$200,000 00	\$200,000 00	-	\$224,500 00
ASSETS.					
Gross present Assets, ¹	\$322,778 90	\$369,921 40	\$230,022 36	\$15,613,642 52	\$325,887 26
LIABILITIES.					
Gross present Liabilities, ¹	\$52,715 32	\$120,153 98	\$34,430 60	\$4,848,216 05	\$98,022 71
INCOME.					
Cash actually received for fire premiums, ...	\$95,366 71	\$310,673 77	\$48,741 58	\$5,513,992 00	\$193,007 09
for marine and inland premiums, ...	-	-	22,756 75	-	-
for interest on mortgages of real estate, ...	15,637 70	2,406 13	-	-	2,632 00
for interest and dividends from other sources, ...	1,945 52	14,850 77	8,597 50	679,351 80	935 13
from all other sources, ...	-	-	12,631 44 ³	28,243 12 ⁴	-
Gross Cash Income, ...	\$112,949 93	\$327,930 67	\$92,727 27	\$6,221,586 92	\$196,574 22
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$36,335 28	\$170,338 82	\$164,860 85	-	\$11,848 61
for marine and inland losses, ...	-	-	33,490 93	\$2,923,523 08	-
for dividends to stockholders, ...	-	20,000 00	260 00	-	-
for interest to seripholders, ...	-	-	-	473,393 40	-
for redemption of scrip, ...	-	-	-	-	-
for brokerage and commissions on premiums, ...	16,172 29	32,540 27	8,971 33	36,165 66	37,916 31
for salaries and pay of officers and employees, ...	13,628 75	14,366 46	7,640 82	363,876 74	18,559 55
for State and local taxes, ...	6,175 74	4,435 44	2,089 16	16,803 65	1,320 22
for office, agency and incidental expenses, ...	14,899 59	20,288 87	3,156 82	-	29,763 47
Gross Cash Expenditures, ...	\$87,211 65	\$261,969 86	\$220,469 91	\$3,813,762 53	\$99,408 16

MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$8,485,999 87	\$30,216,039 00	\$5,179,018 67	-	\$9,211,918 21
premiums charged or receivable thereon, . . .	122,941 96	360,866 64	63,482 11	-	212,128 87
marine and inland risks written during the year, . .	-	-	4,533,415 00	\$396,270,106 00	-
premiums charged or receivable thereon, . . .	-	-	23,048 00	6,511,114 22	-
fire risks terminated during the year, . . .	5,269,598 25	-	5,004,834 74	-	1,520,208 62
marine and inland risks terminated during the year, .	-	25,319,452 00	4,787,194 00	373,733,904 00	-
fire risks outstanding at end of year, ² . . .	5,822,345 61	-	3,706,448 92	-	7,582,647 09
marine and inland risks outstanding at end of year, ²	-	19,963,092 00	20,299 00	116,066,401 00	-
notes received during the year for fire risks, and	-	-	-	-	-
not paid, . . .	-	-	-	-	-
notes received during the year for marine and	-	-	-	-	-
inland risks, and not paid, . . .	-	-	-	2,833,302 27	-
received for calls on capital, . . .	-	-	-	-	-
cash dividends declared since Company com-	-	-	-	-	-
menced business, . . .	-	20,000 00	260,000 00	-	-
cash dividends on capital stock declared during	-	-	-	-	-
the year, . . .	-	20,000 00	-	- ⁵	-
Company's stock owned by directors (par value),	94,400 00	75,500 00	64,766 67	-	125,500 00
losses incurred during the year, . . .	36,250 15	155,249 52	60,269 00	-	19,813 22
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, .	\$886,053 09	\$2,402,843 75	\$1,304,171 67	-	\$452,816 00
marine and inland risks written during the year, . .	-	-	13,307 00	\$17,565,939 00	-
fire premiums received during the year, . . .	11,906 84	35,978 32	15,574 62	-	10,552 02
marine and inland prem's received during the year, .	-	-	114 40	376,408 63	-
fire losses paid during the year, . . .	3,179 00	41,745 66	137,940 79	-	-
marine and inland losses paid during the year, . .	-	-	-	218,829 01	-
losses incurred during the year, . . .	3,179 00	12,039 37	14,523 17	-	-

¹ See Detailed Statements, page 170, *et seq.*² Deducting amount re-insured.³ Rents.⁴ Including \$11,162.67 for rents.⁵ Not returned.

	ATLAS. (Fire.) Hartford.	BANGOR. (Fire and Marine.) Bangor.	BLACK RIVER. (Fire.) Watertown, N. Y.	BREWERS' OF AMERICA. (Fire.) Milwaukee, Wis.	BREWERS' AND MALTSTERS. (Fire and Inland.) New York.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$200,000 00	\$200,520 00	\$250,000 00	\$200,000 00	\$200,000 00
ASSETS.					
Gross present Assets, ¹	\$315,502 12	\$315,218 11	\$309,175 11	\$483,054 66	\$290,302 87
LIABILITIES.					
Gross present Liabilities, ¹	\$98,877 20	\$118,903 61	\$121,122 12	\$236,414 68	\$83,115 24
INCOME.					
Cash actually received for fire premiums, ...	\$164,767 09	\$62,408 29	\$198,757 04	\$436,782 61	\$127,147 60
for marine and inland premiums, ...	—	53,751 83	—	—	90,127 80
for interest on mortgages of real estate, ...	3,550 55	—	13,439 14	626 17	1,188 43
for interest and dividends from other sources, ...	3,891 80	—	4,747 95	28,676 63	8,866 92
from all other sources, ...	—	—	390 00 ³	—	40 35 ⁴
Gross Cash Income, ...	\$172,209 44	\$116,160 12	\$217,334 13	\$466,085 41	\$227,371 10
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$8,534 72	\$107,018 32	\$183,282 65	\$240,772 49	\$108,295 30
for marine and inland losses, ...	—	36,502 97	—	—	86,084 84
for dividends to stockholders, ...	—	—	—	—	—
for interest to scrip-holders, ...	—	—	—	—	—
for redemption of scrip, ...	—	—	—	—	—
for brokerage and commissions on premiums, ...	24,938 27	15,493 16	33,820 88	74,979 53	27,324 11
for salaries and pay of officers and employes, ...	18,281 72	3,465 25	29,585 93	48,212 24	21,634 08
for State and local taxes, ...	3,187 13	717 51	9,200 17	10,150 25	4,480 91
for office, agency and incidental expenses, ...	—	5,520 29 ⁵	13,803 30	—	10,486 75
Gross Cash Expenditures, ...	\$54,941 84	\$168,717 50	\$269,692 93	\$374,114 51	\$258,305 99

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, .
 marine and inland risks written during the year, .
 premiums charged or receivable thereon, .
 fire risks terminated during the year, .
 marine and inland risks terminated during the year,
 fire risks outstanding at end of year,² .
 marine and inland risks outstanding at end of year,²
 notes received during the year for fire risks, and
 not paid, .
 notes received during the year for marine and
 inland risks, and not paid, .
 received for calls on capital, .
 cash dividends declared since Company com-
 menced business, .
 cash dividends on capital stock declared during
 the year, .
 Company's stock owned by directors (par value),
 losses incurred during the year, .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine and inland risks written during the year, .
 fire premiums received during the year, .
 marine and inland prem's received during the year,
 fire losses paid during the year, .
 marine and inland losses paid during the year, .
 losses incurred during the year, .

\$10,763,764 00	\$3,565,347 00	\$12,958,220 99	\$26,082,533 00	\$23,072,185 00
168,546 83	62,526 46	225,432 21	460,929 64	177,689 84
-	1,287,325 00	-	-	11,038,429 00
-	54,617 83	-	-	135,676 20
1,135,226 00	3,757,280 00	10,865,579 15	20,020,340 00	21,650,256 00
-	1,065,450 00	-	-	12,087,546 00
9,611,038 00	3,470,208 00	9,572,233 00	20,838,980 00	14,830,121 00
-	452,425 00	-	-	361,079 00
-	-	-	-	-
-	33,327 88	-	-	33,603 49
-	-	-	-	-
-	-	-	6,699 06	-
-	-	-	-	-
89,900 00	69,000 00	96,000 00	76,375 00	96,000 00
25,101 33	76,155 71	132,167 75	230,491 75	159,880 14
\$1,043,593 00	\$1,404,250 00	\$1,165,049 00	\$2,400,078 00	\$1,361,131 00
-	272,039 00	-	-	-
18,772 36	24,413 15	22,928 75	36,122 93	18,569 23
-	20,046 54	-	-	-
492 76	83,126 70	27,123 93	52,116 25	43,590 29
-	22,296 81	-	-	-
805 73	27,260 23	30,623 93	30,971 73	24,208 16

² Deducting amount re-insured.³ Rents.⁵ Including interest on borrowed money, \$1,488.56.¹ See Detailed Statements, page 179, *et seq.*⁴ Premium on gold.

	BUFFALO GER- MAN. (Fire.) Buffalo, N. Y.	CAPITAL CITY. (Fire.) Albany.	CITIZENS'. (Fire.) New York.	CITIZENS'. (Fire.) Newark.	CITIZENS'. (Fire and Inland.) St. Louis.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$200,000 00	\$150,000 00	\$300,000 00	\$200,000 00	\$200,000 00
ASSETS.					
Gross present Assets, ¹	\$447,273 36	\$191,191 47	\$729,624 87	\$333,454 59	\$369,956 68
LIABILITIES.					
Gross present Liabilities, ¹	\$106,421 68	\$17,764 56	\$202,292 68	\$117,093 72	\$63,959 00
INCOME.					
Cash actually received for fire premiums, ...	\$181,931 96	\$32,592 02	\$358,321 10	\$215,773 28	\$113,455 02
for marine and inland premiums, ...	—	—	—	—	31,277 14
for interest on mortgages of real estate, ...	1,968 75	—	9,742 82	16,145 07	—
for interest and dividends from other sources, ...	17,332 67	10,266 03	27,959 55	1,043 76	24,658 93
from all other sources, ...	6,104 37 ³	—	2,320 84 ⁵	951 77 ⁷	—
Gross Cash Income, ...	\$207,337 75	\$42,858 05	\$398,344 31	\$233,913 88	\$169,391 09
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$59,979 92	\$9,230 78	\$228,066 10	\$103,333 97	\$25,355 73
for marine and inland losses, ...	—	—	—	—	21,184 50
for dividends to stockholders, ...	20,000 00	13,500 00	31,297 00	10,000 00	18,615 00
for interest to scripholders, ...	—	—	—	70 38	—
for redemption of scrip, ...	—	—	—	1,563 25	—
for brokerage and commissions on premiums, ...	22,480 90	4,808 49	29,364 64	36,493 17	17,676 00
for salaries and pay of officers and employes, ...	8,661 56	4,316 63	51,215 69	8,394 56	8,500 00
for State and local taxes, ...	2,506 42	214 26	4,287 91	4,783 24	4,026 44
for office, agency and incidental expenses, ...	7,041 17 ⁴	3,179 58	27,841 01 ⁶	14,114 60	5,856 88
Gross Cash Expenditures, ...	\$120,669 97	\$35,249 74	\$372,072 35	\$178,753 17	\$101,214 55

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, . . .
 marine and inland risks written during the year, .
 premiums charged or receivable thereon, . . .
 fire risks terminated during the year, . . .
 marine and inland risks terminated during the year,
 fire risks outstanding at end of year,² . . .
 marine and inland risks outstanding at end of year,²
 notes received during the year for fire risks, and
 not paid, . . .
 notes received during the year for marine and
 inland risks, and not paid, . . .
 received for calls on capital, . . .
 cash dividends declared since Company com-
 menced business, . . .
 cash dividends on capital stock declared during
 the year, . . .
 Company's stock owned by directors (par value),
 losses incurred during the year, . . .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine and inland risks written during the year, .
 fire premiums received during the year, . . .
 marine and inland prem's received during the year,
 fire losses paid during the year, . . .
 marine and inland losses paid during the year, . .
 losses incurred during the year, . . .

\$17,054,178 00	\$3,282,291 00	\$57,850,124 02	\$15,482,778 09	\$9,634,288 00
185,209 93	33,912 70	396,554 02	214,255 81	118,526 12
-	-	-	-	3,703,521 00
-	-	-	-	32,473 98
16,725,752 00	3,050,756 00	63,429,734 70	8,458,115 15	6,549,228 00
-	-	-	-	3,683,521 00
16,784,173 00	2,664,760 00	48,964,995 34	12,812,392 38	5,442,449 00
-	-	-	-	50,000 00
1,659 45	-	-	-	-
-	-	-	-	-
-	-	-	-	-
79,925 00	111,500 00	1,024,050 00	17,231 94	- ^s
20,000 00	13,500 00	31,500 00	20,000 00	18,615 00
62,000 00	63,400 00	70,280 00	150,750 00	42,600 00
54,424 92	8,177 01	120,084 33	88,152 51	46,540 23
\$895,331 00	\$302,099 00	\$2,193,750 83	\$316,073 15	\$1,090,323 00
-	-	-	-	-
8,944 31	4,067 74	25,405 60	40,880 91	17,292 00
-	-	-	-	-
-	1,967 73	145,660 25	13,192 71	-
-	-	-	-	-
-	2,967 73	28,952 70	14,342 71	-

¹ See Detailed Statements, page 186, *et seq.*⁴ Including \$1,326.07 taxes, insurance, &c. on real estate.⁷ Rents, \$333.33; commissions on re-insurance, \$618.44.² Deducting amount re-insured.⁵ Rents.³ Rents, \$3,900; commissions, \$2,204.37.⁶ Including \$2,027.41 interest on borrowed money.⁸ Unknown.

	CITY. (Fire.) Providence.	CITY FIRE. (Fire.) New York.	CLAY FIRE AND MARINE. Newport, Ky.	CLINTON FIRE. (Fire and Inland.) New York.	COLUMBIA FIRE. (Fire and Inland.) New York.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$100,000 00	\$210,000 00	\$200,000 00	\$250,000 00	\$300,000 00
ASSETS.					
Gross present Assets, ¹	\$178,829 06	\$442,219 80	\$304,727 40	\$435,194 14	\$399,276 08
LIABILITIES.					
Gross present Liabilities, ¹	\$71,326 50	\$40,091 57	\$98,683 96	\$89,554 08	\$78,926 75
INCOME.					
Cash actually received for fire premiums, ...	\$104,801 91	\$82,654 60	\$191,474 21	\$180,134 93	\$166,946 29
for marine and inland premiums, ...	-	-	-	2,057 50	19,535 75
for interest on mortgages of real estate, ...	9,331 84	19,514 57	14,775 19	6,739 74	6,225 32
for interest and dividends from other sources, ...	-	9,307 60	4,196 16	14,166 86	21,342 06
from all other sources, ...	-	668 96 ³	215 00 ⁴	1,250 64 ⁵	-
Gross Cash Income, ...	\$114,133 75	\$112,145 73	\$210,660 56	\$204,349 67	\$214,049 42
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$55,918 86	\$64,076 69	\$52,513 15	\$99,358 54	\$159,825 17
for marine and inland losses, ...	-	-	-	580 50	7,398 26
for dividends to stockholders, ...	6,437 50	30,000 00	35,000 00	25,000 00	-
for interest to scrip-holders, ...	-	-	-	-	-
for redemption of scrip, ...	-	-	-	-	-
for brokerage and commissions on premiums, ...	13,480 82	7,413 29	33,847 89	21,506 45	29,171 01
for salaries and pay of officers and employes, ...	5,639 98	15,183 32	3,691 17	16,866 59	17,968 48
for State and local taxes, ...	1,683 91	4,933 04	2,644 04	1,950 25	461 35
for office, agency and incidental expenses, ...	7,337 59	9,692 89	9,906 27	12,402 86	16,206 28
Gross Cash Expenditures, ...	\$90,498 66	\$131,299 23	\$137,602 52	\$177,665 19	\$231,030 55

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, .
 marine and inland risks written during the year, .
 premiums charged or receivable thereon, .
 fire risks terminated during the year, .
 marine and inland risks terminated during the year, .
 fire risks outstanding at end of year,² .
 marine and inland risks outstanding at end of year,² .
 notes received during the year for fire risks, and
 not paid, .
 notes received during the year for marine and
 inland risks, and not paid, .
 received for calls on capital, .
 cash dividends declared since Company com-
 menced business, .
 cash dividends on capital stock declared during
 the year, .
 Company's stock owned by directors (par value), .
 losses incurred during the year, .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine and inland risks written during the year, .
 fire premiums received during the year, .
 marine and inland prem's received during the year, .
 fire losses paid during the year, .
 marine and inland losses paid during the year, .
 losses incurred during the year, .

\$6,824,545 46	\$15,904,953 33	\$14,079,837 00	\$21,731,371 00	\$20,535,259 00
113,260 38	84,989 43	237,386 62	156,612 51	164,151 62
-	-	-	53,125 00	2,033,019 00
-	-	-	1,748 88	17,401 40
5,102,364 47	16,563,385 65	-6,754,616 00	21,820,524 00	22,367,185 00
-	-	-	54,583 00	2,016,737 00
7,482,618 53	13,247,086 33	10,581,316 00	18,759,844 00	17,958,511 00
-	-	-	43,125 00	102,882 00
-	-	523 85	-	-
-	-	-	-	1,786 50
-	-	-	-	-
24,500 00	1,392,300 00	65,000 00	705,000 00	350,000 00
-	30,000 00	35,000 00	25,000 00	-
51,100 00	43,190 00	92,373 33	76,700 00	110,580 00
51,301 42	12,082 26	59,513 15	55,522 93	86,740 00
\$2,228,530 80	\$1,058,870 00	\$749,973 00	\$2,785,197 00	\$1,416,035 00
-	-	-	-	-
43,492 68	5,861 77	13,520 79	23,785 24	14,170 95
-	-	-	-	-
20,566 94	50,710 90	2,752 66	3,671 65	9,186 70
-	-	-	-	-
18,068 25	-	2,752 66	8,513 38	13,186 70

² Deducting amount re-insured.³ Profit on bonds sold.⁴ Rents.⁵ Premium on gold.¹ See Detailed Statements, page 194, *et seq.*

	COMMERCE. (Fire.) Albany, N. Y.	COMMERCE FIRE. New York.	CONNECTICUT FIRE. Hartford.	CONTINENTAL FIRE. New York.	DELAWARE MUT. SAFETY. (Fire and Marine.) Phila., Pa.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$200,000 00	\$200,000 00	\$500,000 00	\$1,000,000 00	\$360,000 00
ASSETS.					
Gross present Assets, ¹	\$369,521 72	\$267,297 37	\$765,234 00	\$2,230,391 62	\$1,628,302 42
LIABILITIES.					
Gross present Liabilities, ¹	\$122,286 88	\$40,203 65	\$178,251 55	\$1,092,418 00	\$514,032 76
INCOME.					
Cash actually received for fire premiums, ...	\$195,760 40	\$81,792 15	\$321,527 94	\$1,633,904 35	\$236,650 12
for interest on mortgages and inland premiums, ...	—	1,550 00	—	—	804,235 42
for interest on mortgages of real estate, ...	—	3,315 88	—	31,727 23	14,290 00
for interest and dividends from other sources, ...	19,075 78	14,014 91	43,007 41	42,025 43	53,210 53
from all other sources, ...	2,736 70 ³	—	—	32,617 95 ⁴	25,566 08 ⁵
Gross Cash Income, ...	\$217,572 88	\$100,672 94	\$364,535 35	\$1,740,274 96	\$1,133,952 15
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$154,982 57	\$98,411 63	\$182,614 04	\$977,840 61	\$429,333 60
for marine and inland losses, ...	—	—	—	—	720,297 13
for dividends to stockholders, ...	20,000 00	10,000 00	—	85,591 00	84,939 60
for interest to scrip-holders, ...	—	—	—	1,047 36	—
for redemption of scrip, ...	—	—	—	4,032 00	1,470 00
for brokerage and commissions on premiums, ...	28,772 60	7,530 94	50,664 24	236,954 48	6,680 00
for salaries and pay of officers and employes, ...	11,733 06	15,618 00	13,225 00	184,650 63	78,803 01
for State and local taxes, ...	8,061 02	1,820 04	6,624 60	31,454 80	21,086 19
for office, agency and incidental expenses, ...	9,032 60	9,868 69 ⁷	16,980 51	129,733 71	9,987 43 ⁸
Gross Cash Expenditures, ...	\$232,581 85	\$143,249 30	\$270,108 39	\$1,651,304 59	\$1,352,596 96

MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$17,497,900 00	\$12,238,272 00	\$27,875,500 00	\$220,195,289 00	\$30,230,128 60
premiums charged or receivable thereon, . . .	220,762 78	93,458 75	368,351 58	1,637,542 39	249,150 52
marine and inland risks written during the year, . .	—	30,000 00	—	—	65,634,018 00
premiums charged or receivable thereon, . . .	—	1,600 00	—	—	889,407 99
fire risks terminated during the year, . . .	21,436,392 00	12,421,741 00	26,730,600 00	217,082,409 00	24,149,266 00
marine and inland risks terminated during the year, .	—	30,000 00	—	—	66,186,311 00
fire risks outstanding at end of year, ² . . .	17,109,975 00	7,522,856 00	23,180,500 00	193,293,619 00	28,312,002 00 ⁹
marine and inland risks outstanding at end of year, ²	—	25,000 00	—	—	14,029,947 00
notes received during the year for fire risks, and not paid, . . .	—	—	—	—	—
notes received during the year for marine and inland risks, and not paid, . . .	—	—	—	—	—
received for calls on capital, . . .	—	140,000 00	—	—	208,700 41
cash dividends declared since Company commenced business, . . .	330,000 00	224,000 00	30,000 00	2,440,023 44	—
cash dividends on capital stock declared during the year, . . .	20,000 00	10,000 00	—	85,000 00	36,000 00
Company's stock owned by directors (par value), .	63,525 00	90,300 00	141,000 00	318,800 00	44,975 00
losses incurred during the year, . . .	117,493 00	10,966 00	157,254 40	665,094 11	1,163,437 39

MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, .	\$1,565,329 75	\$961,487 00	\$8,550,800 00	\$7,368,427 00	\$10,294,499 00
marine and inland risks written during the year, .	—	—	—	—	25,356,173 00
fire premiums received during the year, . . .	21,698 05	9,515 32	96,552 96	81,162 60	91,824 63
marine and inland prem's received during the year, .	—	—	—	—	513,154 06
fire losses paid during the year, . . .	55,605 83	2,144 48	61,710 50	316,912 51	410,339 73
marine and inland losses paid during the year, . .	—	—	—	—	313,190 80
losses incurred during the year, . . .	26,354 01	2,144 48	41,570 02	48,569 94	712,479 14 ⁶

¹ See Detailed Statements, page 202, *et seq.*² Deducting amount re-insured.³ Rents, \$30,524.40; premium on gold, \$2,093.55.⁴ Rents, \$422,062.62; marine, \$290,416.52.⁵ Rents, \$10,883.75.⁶ Fire, \$422,062.62; marine, \$290,416.52.⁷ Including \$616.20, interest on borrowed money.⁸ Including \$1,195.28, interest on borrowed money.⁹ Including \$2,995,132, perpetual risks.

	EQUITABLE FIRE. Nashville, Tenn.	EQUITABLE FIRE AND MARINE. Providence, R. I.	EXCHANGE FIRE. New York.	FAIRFIELD CO. FIRE. So. Norwalk, Conn.	FIRE ASSOC. OF PHILADELPHIA. (Fire.) Philadelphia, Pa.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$200,000 00	\$200,000 00	\$200,010 00	\$200,000 00	\$500,000 00
ASSETS.					
Gross present Assets, ¹	\$272,587 70	\$291,924 93	\$325,215 97	\$307,257 15	\$2,537,604 22
LIABILITIES.					
Gross present Liabilities, ¹	\$50,613 02	\$78,183 34	\$94,536 29	\$78,939 80	\$1,900,384 18
INCOME.					
Cash actually received for fire premiums, ...	\$89,861 63	\$106,024 01	\$215,604 73	\$167,212 15	\$808,365 77
for interest on mortgages and inland premiums, ...	-	7,997 85	805 00	-	-
for interest on mortgages of real estate, ...	-	-	10,474 98	9,640 53	112,838 83
for interest and dividends from other sources, ...	11,851 28	15,103 85	7,719 14	5,172 93	114,888 16
from all other sources, ...	-	3,961 71 ³	2,979 13 ³	4,680 60 ⁵	11,707 98 ⁶
Gross Cash Income, ...	\$101,712 91	\$133,087 42	\$237,582 98	\$186,706 21	\$1,047,800 74
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$39,715 53	\$351,193 22	\$127,718 83	\$149,461 20	\$135,840 61
for marine and inland losses, ...	-	17,777 57	260 00	-	-
for dividends to stockholders, ...	16,204 17	9,906 50	20,001 00	10,000 00	100,000 00
for interest to scrip-holders, ...	-	-	-	-	-
for redemption of scrip, ...	-	-	-	-	-
for brokerage and commissions on premiums, ...	10,721 47	15,236 77	27,430 48	27,293 50	156,283 12
for salaries and pay of officers and employes, ...	9,083 28	21,294 11 ⁴	16,700 00	8,196 83	31,143 31
for State and local taxes, ...	2,382 51	4,526 45	5,535 49	4,691 82	20,460 82
for office, agency and incidental expenses, ...	8,312 70	-	18,004 24	6,593 34	15,411 45
Gross Cash Expenditures, ...	\$86,419 66	\$419,934 62	\$215,650 04	\$206,236 69	\$459,139 31

MISCELLANEOUS.

Whole amount of fire risks written during the year, . .
 premiums charged or receivable thereon, . .
 marine and inland risks written during the year, . .
 premiums charged or receivable thereon, . .
 fire risks terminated during the year, . .
 marine and inland risks terminated during the year, . .
 fire risks outstanding at end of year,² . .
 marine and inland risks outstanding at end of year,² . .
 notes received during the year for fire risks, and
 not paid, . .
 notes received during the year for marine and
 inland risks, and not paid, . .
 received for calls on capital, . .
 cash dividends declared since Company com-
 menced business, . .
 cash dividends on capital stock declared during
 the year, . .
 Company's stock owned by directors (par value), . .
 losses incurred during the year, . .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, . .
 marine and inland risks written during the year, . .
 fire premiums received during the year, . .
 marine and inland prem's received during the year, . .
 fire losses paid during the year, . .
 marine and inland losses paid during the year, . .
 losses incurred during the year, . .

\$6,190,290 00	\$8,668,851 86	\$26,875,280 00	\$14,121,147 31	\$60,398,281 19
101,508 95	123,730 44	215,604 73	191,366 15	880,177 12
-	1,174,138 99	21,100 00	-	-
-	9,445 35	805 00	-	-
4,275,030 00	8,826,827 96	18,491,704 00	14,879,728 00	11,279,825 80
-	1,387,432 00	26,100 00	-	-
4,814,836 00	8,127,059 08	22,292,374 00	10,659,663 10	119,693,668 51 ⁷
-	104,521 00	10,400 00	-	-
-	-	-	-	-
-	-	-	-	-
40,000 00	140,000 00	-	-	-
28,397 08	173,000 00	102,501 50	28,000 00	719,762 03
16,025 00	10,000 00	20,001 00	10,000 00	100,000 00
18,000 00	38,220 00	75,060 00	95,000 00	97,700 00
30,908 20	64,454 00	105,558 28	83,571 94	167,721 59
\$635,904 00	\$2,513,750 66	\$1,465,690 00	\$2,549,393 07	\$6,058,548 50
11,426 10	157,665 00	-	-	-
-	32,125 94	17,810 54	29,870 32	92,781 25
-	1,284 96	-	-	-
-	311,863 37	16,276 70	13,194 32	29,922 77
-	4,488 71	-	-	-
-	21,085 00	16,276 70	21,602 74	35,313 29

¹ See Detailed Statements, page 210, *et seq.*⁵ Rents, \$1,812; brokerages, \$2,868.60.² Deducting amount re-insured.⁶ Rents, \$52; State tax on mortgages, \$4,533.24; survey and policy fees, \$4,217.24; transfers, \$2,905.50.³ Rents.⁴ Including office, agency and incidental expenses.⁷ Including \$61,779,274 perpetual risks.

	FIREMAN'S FUND. (Fire and Marine.) San Francisco.	FRANKLIN. (Fire and Inland.) Indianapolis, Ind.	FRANKLIN FIRE. Philadelphia, Pa.	GERMAN. (Fire.) Erie, Pa.	GERMANIA FIRE. New York.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$300,000 00	\$234,400 00	\$400,000 00	\$200,000 00	\$500,000 00
ASSETS.					
Gross present Assets, ¹	\$577,638 91	\$321,085 85	\$3,200,718 61	\$355,485 63	\$1,238,327 15
LIABILITIES.					
Gross present Liabilities, ¹	\$241,498 64	\$59,256 16	\$2,589,132 04	\$229,153 05	\$492,980 19
INCOME.					
Cash actually received for fire premiums, ...	\$468,462 50	\$107,030 72	\$1,347,488 59	\$388,363 20	\$784,046 53
for interest on mortgages of real estate, ...	89,852 89	677 66	—	—	—
for interest and dividends from other sources, ...	19,317 00 ³	4,273 60	164,189 50	9,216 22	32,657 03
from all other sources, ...	9,900 00	5,706 09	19,911 84	3,628 00	32,433 37
	16,109 76 ⁴	—	1,648 00 ⁷	—	839 69 ⁸
Gross Cash Income, ...	\$603,642 15	\$117,688 07	\$1,533,237 93	\$401,207 42	\$849,976 62
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$396,159 55	\$17,869 32	\$1,165,533 54	\$249,945 82	\$534,863 87
for marine and inland losses, ...	23,838 82	—	—	—	—
for dividends to stockholders, ...	17,483 58	—	127,736 00	40,000 00	50,000 00
for interest to scrip-holders, ...	—	—	—	—	—
for redemption of scrip, ...	—	—	—	—	—
for brokerage and commissions on premiums, ...	77,673 40	19,694 66	244,951 04	80,428 60	115,906 69
for salaries and pay of officers and employes, ...	35,964 60	7,363 24	115,040 04	6,111 02	69,077 29
for State and local taxes, ...	9,925 75	1,409 97	51,393 14	10,102 18	14,133 24
for office, agency and incidental expenses, ...	72,584 63 ⁵	5,427 01	140,324 44	6,564 32	114,363 65 ⁹
Gross Cash Expenditures, ...	\$633,630 33	\$51,764 20	\$1,844,978 20	\$393,151 94	\$898,344 74

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, .
 marine and inland risks written during the year, .
 premiums charged or receivable thereon, .
 fire risks terminated during the year, .
 marine and inland risks terminated during the year, .
 fire risks outstanding at end of year,² .
 marine and inland risks outstanding at end of year,²
 notes received during the year for fire risks; and
 not paid, .
 notes received during the year for marine and
 inland risks, and not paid, .
 received for calls on capital, .
 cash dividends declared since Company com-
 menced business, .
 cash dividends on capital stock declared during
 the year, .
 Company's stock owned by directors (par value),
 losses incurred during the year, .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine and inland risks written during the year, .
 fire premiums received during the year, .
 marine and inland prem's received during the year,
 fire losses paid during the year, .
 marine and inland losses paid during the year, .
 losses incurred during the year, .

\$33,047,984 00	\$7,167,648 00	\$105,273,008 83	\$28,711,320 00	\$86,058,823 00
518,997 15	118,732 66	1,661,107 83	540,786 10	865,876 47
4,487,840 00	40,900 00	-	-	-
115,382 94	677 66	-	-	-
33,935,997 00	2,676,413 00	56,713,068 93	18,205,350 00	104,595,165 00
4,258,322 00	35,900 00	-	-	-
21,774,577 00	6,056,105 00	191,891,834 48 ¹⁰	16,589,858 00	81,139,824 00
905,610 00	-	-	-	-
-	493 50	-	421 57	-
16,245 58	760 00	-	-	-
-	-	-	-	-
492,000 00	} ⁶		71,742 49	536,000 00
-			90,600 00	50,000 00
66,600 00	-	60,300 00	62,269 83	170,350 00
310,330 37	19,069 32	1,187,679 32	254,429 32	310,960 10
\$2,135,438 00	\$822,087 00	\$7,061,363 21	\$5,324,731 55	\$3,433,037 00
-	-	-	-	-
28,964 88	19,365 22	115,334 76	98,699 16	33,893 73
-	-	-	-	-
102,710 42	-	479,824 20	78,789 85	252,107 84
-	-	-	-	-
25,485 42	-	59,447 00	58,519 20	36,906 27

¹ See Detailed Statements, page 218, *et seq.* ² Deducting amount re-insured. ³ Including interest on bills receivable. ⁴ Rents, \$15,258.50; tax on policies, \$851.26.

⁵ Interest on borrowed money, \$3,619.50; office, agency and incidental expenses, \$68,965.13. ⁶ Not returned.

⁷ Rents, \$40; surveys, \$1,603. ⁸ Rents.

⁹ Including \$1,334.29, interest on borrowed money.

¹⁰ Including \$77,885,041, perpetual risks.

	GERMAN AMER. (Fire and Inland.) New York.	GIRARD FIRE & MARINE. Philadelphia, Pa.	GLEN'S FALLS. (Fire.) Glen's Falls, N. Y.	GLOBE. (Fire.) Chicago, Ill.	GREAT WESTERN. (Marine.) New York.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$1,000,000 00	\$300,000 00	\$200,000 00	\$300,000 00	\$662,080 00
ASSETS.					
Gross present Assets, ¹	\$1,648,227 97	\$772,264 95	\$627,826 52	\$451,342 07	\$1,158,474 68
LIABILITIES.					
Gross present Liabilities, ¹	\$459,980 28	\$332,328 06	\$311,785 67	\$183,171 92	\$471,500 85
INCOME.					
Cash actually received for fire premiums, ...	\$886,477 09	\$420,005 27	\$271,962 03	\$285,652 36	—
for marine and inland premiums, ...	400 00	—	—	—	\$813,506 26
for interest on mortgages of real estate, ...	—	6,878 29	9,977 68	20,796 75	} 30,948 08
for interest and dividends from other sources, ...	86,899 33	19,939 19	23,637 02	—	
from all other sources, ...	—	9,703 00 ^a	225 00 ^a	—	6,200 00
Gross Cash Income, ...	\$973,776 42	\$456,525 75	\$305,801 73	\$306,449 11	\$850,654 34
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$422,498 07	\$135,733 75	\$170,436 36	\$64,470 56	\$825,992 52
for marine and inland losses, ...	—	—	—	—	462 00
for dividends to stockholders, ...	40,000 00	30,000 00	20,000 00	—	193 55
for interest to scripholders, ...	—	—	—	—	181,542 64 ^r
for redemption of scrip, ...	134,607 05	62,371 73	48,637 94	56,358 72	51,745 72
for brokerage and commissions on premiums, ...	41,697 47	20,527 39	12,817 22	23,632 65	56,191 01
for salaries and pay of officers and employes, ...	16,846 58	17,438 31	2,422 09	2,849 76	28,145 88
for State and local taxes, ...	52,886 11	37,561 43	16,007 13	24,359 70 ^a	—
for office, agency and incidental expenses, ...	—	—	—	—	—
Gross Cash Expenditures, ...	\$708,535 28	\$303,632 61	\$270,370 74	\$171,671 39	\$1,144,213 32

MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$89,690,554 00	\$39,092,051 00	\$30,887,156 00	\$18,682,485 00	-
premiums charged or receivable thereon, . . .	991,455 66	457,127 96	289,331 53	367,757 65	-
marine and inland risks written during the year, . .	1,500 00	-	-	-	\$68,734,262 00
premiums charged or receivable thereon, . . .	400 00	-	-	-	924,664 63
fire risks terminated during the year, . . .	74,112,901 00	33,420,300 00	32,997,584 00	6,075,581 00	-
marine and inland risks terminated during the year, .	10,000 00	-	-	-	69,866,274 00
fire risks outstanding at end of year, ² . . .	64,367,709 00	40,204,303 00 ⁶	64,407,259 00	14,861,943 00	-
marine and inland risks outstanding at end of year, ²	5,000 00	-	-	-	5,514,430 00
notes received during the year for fire risks, and not paid, . . .	-	-	-	-	-
notes received during the year for marine and inland risks, and not paid, . . .	-	-	-	-	-
received for calls on capital, . . .	-	-	-	-	83,339 86
cash dividends declared since Company commenced business, . . .	40,000 00	274,331 52	130,000 00	-	-
cash dividends on capital stock declared during the year, . . .	40,000 00	30,000 00	20,000 00	-	-
Company's stock owned by directors (par value), .	229,000 00	104,300 00	61,060 00	196,800 00	243,600 00
losses incurred during the year, . . .	403,909 18	124,249 19	149,576 44	82,479 58	1,382,565 80
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, .	\$7,611,853 00	\$3,095,411 00	\$1,101,551 00	\$1,403,146 00	}
marine and inland risks written during the year, . .	-	-	-	-	
fire premiums received during the year, . . .	100,483 95	33,558 84	16,372 82	28,223 12	
marine and inland prem's received during the year, .	-	-	-	-	
fire losses paid during the year, . . .	82,799 05	17,521 23	23,136 95	562 50	
marine and inland losses paid during the year, . .	-	-	-	-	-
losses incurred during the year, . . .	53,453 11	14,869 03	9,494 05	1,562 50	-

¹ See Detailed Statements, page 227, *et seq.*² Deducting amount re-insured.⁶ Including \$3,290,949, perpetual risks.³ Rents.⁴ Including \$2,979.96, interest on borrowed money.⁷ Scrip redeemed, \$470; paid in lieu of scrip dividends, \$181,072.64.⁵ Not returned.

	HANOVER FIRE. New York.	HARTFORD FIRE. Hartford.	HOFFMAN FIRE. New York.	HOME. (Fire.) New York.	HOME. (Fire.) Columbus, O.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$400,000 00	\$1,000,000 00	\$200,000 00	\$2,500,000 00	\$250,000 00
ASSETS.					
Gross present Assets, ¹	\$1,079,033 09	\$2,418,707 30	\$341,126 00	\$4,852,697 65	\$512,507 02
LIABILITIES.					
Gross present Liabilities, ¹	\$541,489 30	\$1,217,310 62	\$110,296 56	\$2,113,709 90	\$246,329 55
INCOME.					
Cash actually received for fire premiums, ...	\$777,583 52	\$2,247,530 53	\$279,431 16	\$3,103,805 59	\$371,606 93
for interest on mortgages of real estate, ...	11,319 41	36,122 37	14,097 58	152,005 04	38,615 71
for interest and dividends from other sources, ...	44,401 98	61,603 70	10,817 89	103,192 45	-
from all other sources, ...	-	8,452 75 ³	-	8,560 50 ⁴	-
Gross Cash Income, ...	\$833,304 91	\$2,353,709 35	\$304,346 63	\$3,364,563 58	\$410,222 64
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$451,253 79	\$1,207,348 34	\$218,119 14	\$1,899,144 56	\$533,172 98
for marine and inland losses, ...	32,500 00	49,500 00	-	2,450 00	-
for dividends to stockholders, ...	-	-	-	-	-
for interest to scrip-holders, ...	-	-	-	-	-
for redemption of scrip, ...	113,277 54	327,842 50	45,793 53	518,681 53	55,658 10
for brokerage and commissions on premiums, ...	48,379 66	114,935 49	19,289 88	223,050 38	42,346 90
for salaries and pay of officers and employes, ...	13,804 85	40,227 06	3,400 14	56,225 82	11,954 22
for State and local taxes, ...	92,714 61	136,972 14	21,192 80	175,831 49	23,833 79
for office, agency and incidental expenses, ...	-	-	-	-	-
Gross Cash Expenditures, ...	\$751,930 45	\$1,876,825 53	\$307,795 49	\$2,875,383 78	\$666,965 99

MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .
 premiums charged or receivable thereon, . . .
 marine and inland risks written during the year, . . .
 premiums charged or receivable thereon, . . .
 fire risks terminated during the year, . . .
 marine and inland risks terminated during the year, . . .
 fire risks outstanding at end of year,² . . .
 marine and inland risks outstanding at end of year,² . . .
 notes received during the year for fire risks, and
 not paid, . . .
 notes received during the year for marine and
 inland risks, and not paid, . . .
 received for calls on capital, . . .
 cash dividends declared since Company com-
 menced business, . . .
 cash dividends on capital stock declared during
 the year, . . .
 Company's stock owned by directors (par value), . . .
 losses incurred during the year, . . .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, . . .
 marine and inland risks written during the year, . . .
 fire premiums received during the year, . . .
 marine and inland prem's received during the year, . . .
 fire losses paid during the year, . . .
 marine and inland losses paid during the year, . . .
 losses incurred during the year, . . .

\$79,787,324 69	\$161,705,552 00	\$20,931,982 60	\$299,154,927 00	\$29,871,150 00
856,879 89	2,247,530 53	263,352 05	3,100,805 59	488,306 32
-	-	-	-	-
-	-	-	-	-
82,111,216 92	165,707,483 00	21,284,602 66	300,550,465 00	48,592,447 00
-	-	-	-	-
79,698,081 75	153,828,819 00	16,645,556 94	338,449,030 00	29,913,750 00
-	-	-	-	-
-	-	-	15,610 20	13,554 47
-	-	-	-	-
-	-	100,000 00	-	-
649,500 00	2,538,100 00	30,900 00	3,190,000 00	47,126 60
32,500 00	50,000 00	-	-	-
103,600 00	271,300 00	105,000 00	595,200 00	49,720 00
343,692 14	988,073 27	117,585 41	1,558,467 00	245,687 96
\$5,657,214 86	\$24,375,500 00	\$2,289,161 50	\$13,561,842 00	\$1,374,577 00
-	-	-	-	-
69,238 38	190,452 71	28,627 12	160,525 10	21,387 97
-	-	-	-	-
146,832 79	75,628 85	26,105 72	309,110 06	11,128 77
-	-	-	-	-
56,809 99	91,405 43	4,498 25	119,640 01	11,395 44

¹ See Detailed Statements, page 235, *et seq.*² Deducting amount re-insured.³ Rents, \$5,502.75; premium on sale of gold, \$2,950.⁴ Rents.

	HUMBOLDT. (Fire.) Newark, N. J.	THE INS. CO. OF NO. AMERICA. (Fire and Marine.) Philadelphia, Pa.	IRVING. (Fire.) New York.	LAMAR. (Fire and Inland.) New York.	LORILLARD. (Fire.) New York.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$200,000 00	\$500,000 00	\$200,000 00	\$200,000 00	\$300,000 00
ASSETS.					
Gross present Assets, ¹	\$305,111 34	\$3,307,831 64	\$279,307 35	\$298,788 27	\$424,096 84
LIABILITIES.					
Gross present Liabilities, ¹	\$85,007 67	\$2,302,546 83	\$74,787 44	\$76,250 92	\$88,658 70
INCOME.					
Cash actually received for fire premiums, ...	\$182,815 26	\$1,844,251 72	\$113,339 08	\$159,565 06	\$197,652 83
for marine and inland premiums, ...	—	1,568,289 44	—	8,775 61	—
for interest on mortgages of real estate, ...	13,396 48	33,805 28	7,277 37	1,692 79	18,439 29
for interest and dividends from other sources, ...	—	76,240 45	7,513 25	14,789 60	3,837 71
from all other sources, ...	11,500 00 ³	—	5,325 00 ⁴	—	—
Gross Cash Income, ...	\$207,711 74	\$3,522,586 89	\$133,454 70	\$184,823 06	\$219,929 83
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$70,446 06	\$1,425,070 45	\$124,052 93	\$111,006 51	\$98,461 87
for marine and inland losses, ...	—	1,306,708 95	—	7,893 82	—
for dividends to stockholders, ...	15,250 00	—	490 00	—	21,000 00
for interest to scripholders, ...	—	—	—	—	—
for redemption of scrip, ...	—	—	—	—	—
for brokerage and commissions on premiums, ...	34,459 75	460,643 61	15,450 70	15,441 35	27,201 96
for salaries and pay of officers and employes, ...	15,904 99	75,500 00	12,500 00	16,020 00	24,100 00
for State and local taxes, ...	1,391 32	79,187 20	1,482 46	2,412 87	13,702 79
for office, agency and incidental expenses, ...	141 18 ⁵	170,930 03	12,078 23	15,107 26	22,460 28
Gross Cash Expenditures, ...	\$137,593 30	\$3,518,040 24	\$166,054 32	\$167,881 81	\$206,926 90

MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$12,466,708 00	\$142,681,658 00	\$11,812,912 00	\$16,357,708 00	\$23,778,737 00
premiums charged or receivable thereon, . . .	211,803 45	1,996,705 58	121,559 55	165,585 28	216,944 18
marine and inland risks written during the year, . . .	-	148,737,357 00	-	3,429,880 00	-
premiums charged or receivable thereon, . . .	-	1,924,170 57	-	8,820 06	-
fire risks terminated during the year, . . .	7,016,069 00	141,391,782 00	8,330,879 00	14,590,766 00	22,227,703 00
marine and inland risks terminated during the year, . . .	-	152,582,206 00	-	3,424,880 00	-
fire risks outstanding at end of year, ² . . .	9,932,932 00	188,194,190 00 ³	8,867,033 00	10,509,670 00	14,354,780 00
marine and inland risks outstanding at end of year, ² . . .	-	12,784,880 00	-	10,000 00	-
notes received during the year for fire risks, and not paid, . . .	-	-	-	-	-
notes received during the year for marine and inland risks, and not paid, . . .	-	418,079 16	-	-	-
received for calls on capital, . . .	-	-	80,000 00	-	-
cash dividends declared since Company commenced business, . . .	-	-	-	-	-
cash dividends on capital stock declared during the year, . . .	18,505 00	8,300,000 00	14,000 00	-	21,000 00
Company's stock owned by directors (par value), . . .	15,250 00	-	14,000 00	-	21,000 00
losses incurred during the year, . . .	125,000 00	-	85,800 00	60,300 00	107,000 00
	70,560 57	2,147,781 59	47,664 17	79,573 79	77,461 87
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	1,840,526 07	16,793,983 00	1,064,969 30	1,763,763 00	2,122,677 38
marine and inland risks written during the year, . . .	-	48,874,556 00	-	-	-
fire premiums received during the year, . . .	36,427 29	177,496 74	11,349 57	18,403 80	23,094 82
marine and inland prem's received during the year, . . .	-	538,516 42	-	-	-
fire losses paid during the year, . . .	11,765 27	134,170 92	84,343 64	30,680 93	16,441 58
marine and inland losses paid during the year, . . .	-	387,415 08	-	-	-
losses incurred during the year, . . .	11,765 27	144,759 20	9,224 20	14,357 39	18,210 43

² Deducting amount re-insured.³ Rents, \$1,500; real estate, \$10,000.⁵ Profit and loss account.⁴ Rents, \$1,000; profit on sale of bonds, \$4,325.¹ See Detailed Statement, page 245, *et seq.*

	MANHATTAN FIRE. (Fire and Inland.) New York.	MERCANTILE FIRE. New York.	MERCANTILE MUTUAL. (Marine.) New York.	MERCHANTS. (Fire and Marine.) Providence, R. I.	MERCHANTS. (Fire.) Newark, N. J.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up					
in cash, ...	\$250,000 00	\$200,000 00	\$500,000 00	\$200,000 00	\$200,000 00
ASSETS.					
Gross present Assets, ¹	\$586,450 56	\$266,760 60	\$981,903 08	\$342,645 72	\$681,310 63
LIABILITIES.					
Gross present Liabilities, ¹	\$251,364 11	\$48,425 02	\$323,410 86	\$127,137 96	\$206,769 66
INCOME.					
Cash actually received for fire premiums, ...	\$590,910 17	\$96,217 53	—	\$188,771 51	\$360,298 89
for marine and inland premiums, ...	37,312 39	—	\$1,483,725 47	5,718 59	—
for interest on mortgages of real estate, ...	7,199 26	5,976 25	—	—	24,202 21
for interest and dividends from other sources, ...	12,570 00	8,696 28	22,336 07	29,772 81	12,365 82
from all other sources, ...	—	—	—	—	2,837 50 ⁴
Gross Cash Income, ...	\$647,991 82	\$110,890 06	\$1,506,061 54	\$224,262 91	\$399,704 42
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$339,648 88	\$49,212 88	—	\$296,925 68	\$94,451 75
for marine and inland losses, ...	20,510 00	—	\$1,027,374 57	154 06	519 82
for dividends to stockholders, ...	25,000 00	10,000 00	15,015 00	—	23,952 00
for interest to scripholders, ...	—	—	—	—	6,601 22
for redemption of scrip, ...	—	—	—	—	1,240 00
for brokerage and commissions on premiums, ...	100,641 02	9,094 04	104,746 93	34,682 59	57,188 31
for salaries and pay of officers and employes, ...	32,000 00	13,220 58	96,392 97	14,736 45	22,553 45
for State and local taxes, ...	11,450 96	3,391 12	30,051 01	6,950 33	920 27
for office, agency and incidental expenses, ...	33,728 90	10,159 42	29,615 33	—	22,754 73
Gross Cash Expenditures, ...	\$562,979 76	\$95,078 04	\$1,303,195 81	\$353,449 11	\$230,181 55

MISCELLANEOUS.

Whole amount of fire risks written during the year, premiums charged or receivable thereon, marine and inland risks written during the year, premiums charged or receivable thereon, fire risks terminated during the year, marine and inland risks terminated during the year, fire risks outstanding at end of year, ² marine and inland risks outstanding at end of year, ² notes received during the year for fire risks, and not paid, notes received during the year for marine and inland risks, and not paid, received for calls on capital, cash dividends declared since Company com- menced business, cash dividends on capital stock declared during the year, Company's stock owned by directors (par value), losses incurred during the year,	\$49,713,269 60 590,910 27 3,337,495 00 37,312 39 39,146,981 04 3,337,495 00 31,292,990 23 — — — — — 25,000 00 25,000 00 78,900 00 345,158 88	\$13,210,193 61 101,095 81 — — 14,788,929 39 — 10,444,246 34 — — — — — 402,000 00 10,000 00 57,350 00 32,669 12	\$13,586,194 00 203,159 85 1,028,569 00 5,974 35 14,026,574 00 1,038,219 00 12,213,844 00 — — — — — 412,000 00 — 39,700 00 112,877 74	\$38,288,511 00 398,618 72 — — 29,927,207 00 — 31,000,876 00 ⁵ — — — — — 83,787 00 24,000 00 63,500 00 102,955 37
Whole amount of fire risks written during the year, marine and inland risks written during the year, fire premiums received during the year, marine and inland premiums received during the year, fire losses paid during the year, marine and inland losses paid during the year, losses incurred during the year,	\$4,852,854 00 — 54,487 68 30,293 00 — 30,293 00	\$1,334,288 50 — 8,191 09 26,410 51 — 11,586 21	\$3,604,791 00 — 54,349 13 211,022 51 — 37,476 97	\$1,858,755 00 — 25,329 16 13,119 58 — 13,495 53

² Deducting amount re-insured.⁵ Including \$22,300 perpetual risks.³ Not returned.¹ See Detailed Statements, page 253, *et seq.*⁴ Rents.

	MERIDEN FIRE. Meriden, Conn.	NARRAGANSETT FIRE & MARINE. Providence, R. I.	NATIONAL FIRE. Hartford, Conn.	NATIONAL FIRE. New York.	NATIONAL FIRE. Philadelphia, Pa.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid in, in cash, ...	\$200,000 00	\$200,000 00	\$500,000 00	\$200,000 00	\$300,000 00
ASSETS.					
Gross present Assets, ¹	\$296,662 18	\$359,567 26	\$831,850 28	\$322,096 43	\$544,482 57
LIABILITIES.					
Gross present Liabilities, ¹	\$76,603 56	\$188,853 80	\$241,552 39	\$75,556 66	\$226,455 63
INCOME.					
Cash actually received for fire premiums, ...	\$133,728 33	\$298,809 12	\$412,377 90	\$157,371 77	\$450,765 90
for marine and inland premiums, ...	—	23,528 22	—	—	—
for interest on mortgages of real estate, ...	752 88	4,690 00	14,736 56	13,843 73	5,056 23
for interest and dividends from other sources, ...	14,494 98	15,165 29	36,829 62	4,217 72	5,063 43
from all other sources, ...	—	—	196 59 ³	72 41 ⁴	8,150 99 ⁵
Gross Cash Income, ...	\$148,976 19	\$342,192 63	\$464,140 67	\$175,505 63	\$469,036 55
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$70,701 64	\$340,523 10	\$215,808 98	\$166,573 57	\$175,361 93
for marine and inland losses, ...	—	29,629 15	—	—	—
for dividends to stockholders, ...	—	—	30,000 00	—	11,954 00
for interest to scripholders, ...	—	—	—	—	—
for redemption of scrip, ...	—	—	—	—	—
for brokerage and commissions on premiums, ...	21,108 19	49,571 42	62,927 69	20,283 57	88,948 84
for salaries and pay of officers and employes, ...	7,666 67	40,082 10	24,048 69	13,458 17	22,406 61
for State and local taxes, ...	3,584 21	7,259 59	8,617 97	4,060 28	14,240 46
for office, agency and incidental expenses, ...	4,872 89	—	21,821 47	21,224 15	25,070 94
Gross Cash Expenditures, ...	\$107,933 60	\$467,065 36	\$363,224 80	\$225,599 74	\$337,982 78

MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$10,670,816 00	\$20,230,096 00	\$31,320,526 00	\$22,374,084 00	\$27,430,999 46
premiums charged or receivable thereon, . . .	159,169 59	329,387 33	412,377 90	159,334 51	516,157 66
marine and inland risks written during the year, . . .	-	-	-	-	-
premiums charged or receivable thereon, . . .	-	-	-	-	-
fire risks terminated during the year, . . .	7,973,156 00	21,383,220 00	26,801,757 00	26,355,574 00	18,313,650 21
marine and inland risks terminated during the year, . . .	-	-	-	-	-
fire risks outstanding at end of year, ² . . .	8,128,063 00	19,372,975 00	28,491,151 00	19,420,747 00	20,079,564 16 ⁷
marine and inland risks outstanding at end of year, ² . . .	-	-	-	-	-
notes received during the year for fire risks, and not paid, . . .	-	-	-	-	-
notes received during the year for marine and inland risks, and not paid, . . .	-	-	-	-	-
rereceived for calls on capital, . . .	-	-	-	-	-
cash dividends declared since Company commenced business, . . .	-	-	-	-	-
cash dividends on capital stock declared during the year, . . .	-	165,000 00	50,000 00	766,056 87	12,000 00
Company's stock owned by directors (par value), . . .	86,800 00	56,120 00	30,000 00	-	-
losses incurred during the year, . . .	57,159 75	250,242 34	122,800 00	48,375 00	136,550 00
			168,644 84	86,368 65	204,233 16
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	\$2,038,216 00	\$5,633,542 00	\$4,803,816 00	\$735,857 00	\$2,883,625 72
marine and inland risks written during the year, . . .	-	-	-	-	-
fire premiums received during the year, . . .	32,001 98	99,247 01	54,075 00	5,256 55	54,918 98
marine and inland premiums received during the year, . . .	-	-	-	-	-
fire losses paid during the year, . . .	28,492 18	50,561 74	77,801 57	-	52,448 09
marine and inland losses paid during the year, . . .	-	-	-	-	-
losses incurred during the year, . . .	15,717 54	53,605 65	29,981 73	17,547 66	6

¹ See Detailed Statements, page 261, *et seq.*⁵ Rents, \$8,029.18; office commissions, \$121.81.² Deducting amount re-insured.⁶ Not returned.³ Premium on coin.⁷ Including \$196,525, perpetual risks.⁴ Rents.

	NEW HAMPSHIRE FIRE. Manchester, N. H.	NEWPORT FIRE AND MARINE. Newport, R. I.	NEW YORK AND YONKERS FIRE. New York.	NIAGARA FIRE. New York.	NORTHWESTERN NATIONAL. (Fire and Inland.) Milwaukee, Wis.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$250,000 00	\$200,000 00	\$200,000 00	\$500,000 00	\$300,000 00
ASSETS.					
Gross present Assets, ¹	\$345,477 91	\$291,225 52	\$270,028 14	\$1,301,211 00	\$518,618 92
LIABILITIES.					
Gross present Liabilities, ¹	\$63,439 46	\$73,808 45	\$58,187 86	\$473,626 72	\$146,935 39
INCOME.					
Cash actually received for fire premiums, ...	\$106,044 52	\$73,048 82	\$120,688 37	\$762,826 12	\$291,154 79
for interest on mortgages of real estate, ...	200 00	132,724 69	—	—	146,209 56
for interest and dividends from other sources, ...	19,487 47	14,661 73	16,888 46	10,185 00	—
from all other sources, ...	1,495 75 ³	—	—	57,928 91	14,601 42
Gross Cash Income, ...	\$127,227 74	\$220,435 24	\$137,576 83	\$830,940 03	\$451,965 77
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$42,592 49	\$111,271 65	\$115,348 53	\$501,183 79	\$136,291 30
for dividends to stockholders, ...	—	96,088 25	—	—	76,621 96
for interest to scripholders, ...	8,000 00	37,119 00	—	49,297 50	—
for redemption of scrip, ...	—	—	—	—	—
for brokerage and commissions on premiums, ...	17,214 82	18,525 20	20,604 56	106,899 45	51,267 19
for salaries and pay of officers and employes, ...	5,686 98	6,515 00	12,693 59	40,851 58	21,964 48
for State and local taxes, ...	2,847 36	2,080 42	6,040 62	14,437 94	8,154 34
for office, agency and incidental expenses, ...	—	11,054 74	17,402 94	81,369 85	21,410 66
Gross Cash Expenditures, ...	\$76,341 65	\$282,654 26	\$172,090 24	\$794,040 11	\$315,709 93

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, .
 marine and inland risks written during the year, .
 premiums charged or receivable thereon, .
 fire risks terminated during the year, .
 marine and inland risks terminated during the year,
 fire risks outstanding at end of year,² .
 marine and inland risks outstanding at end of year,²,
 notes received during the year for fire risks, and
 not paid, .
 notes received during the year for marine and
 inland risks, and not paid, .
 received for calls on capital, .
 cash dividends declared since Company com-
 menced business, .
 cash dividends on capital stock declared during
 the year, .
 Company's stock owned by directors (par value),
 losses incurred during the year, .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine and inland risks written during the year, .
 fire premiums received during the year, .
 marine and inland prem's received during the year,
 fire losses paid during the year, .
 marine and inland losses paid during the year, .
 losses incurred during the year, .

\$9,186,625 00	\$7,548,638 00	\$12,596,867 96	\$73,609,099 00	\$16,926,106 00
106,044 52	85,640 45	141,613 45	837,109 81	326,765 03
-	38,426,195 00	-	-	13,501,324 00
-	153,998 16	-	-	179,741 73
5,260,060 00	7,795,506 00	8,873,329 84	79,422,098 00	12,123,997 00
-	38,741,862 00	-	-	13,551,924 00
14,143,765 00	6,006,747 00	9,520,252 82	64,867,316 00	11,593,682 00
-	351,431 00	-	-	193,200 00
-	-	-	-	-
-	9,009 42	-	-	27,836 83
-	-	-	-	-
24,000 00	48,750 00	-	1,194,000 00	-
8,000 00	-	-	-	64,500 00
100,000 00	28,950 00	80,800 00	200,800 00	179,200 00
35,102 59	125,077 70	40,288 81	335,733 00	235,661 91
\$3,086,625 00	\$1,732,943 00	\$595,068 00	\$7,193,166 00	\$1,896,890 00
-	-	-	-	-
41,544 52	19,132 19	4,526 11	85,973 43	37,751 45
-	-	-	-	-
20,915 00	4,883 48	76,832 57	205,796 43	19,088 28
-	-	-	-	-
20,915 00	5,099 48	5,614 98	53,871 72	21,271 62

² Deducting amount re-insured.³ Commissions.¹ See Detailed Statements, page 271, *et seq.*

	ORIENT. (Fire.) Hartford, Conn.	ORIENT MUTUAL. (Marine.) New York.	PACIFIC FIRE. New York.	PACIFIC MUTUAL. (Marine.) New York.	PENN FIRE. Philadelphia, Pa.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$350,000 00	-	\$200,000 00	-	\$200,250 00
ASSETS.					
Gross present Assets, ¹	\$659,277 50	\$1,947,825 88	\$587,182 83	\$998,229 08	\$402,845 18
LIABILITIES.					
Gross present Liabilities, ¹	\$246,283 59	\$519,841 14	\$131,499 43	\$262,185 96	\$177,889 73
INCOME.					
Cash actually received for fire premiums, ...	\$418,737 36	-	\$228,907 56	-	\$361,881 90
for interest on mortgages and inland premiums, ...	-	\$1,435,034 44	-	\$588,298 65	-
for interest on mortgages of real estate, ...	42,009 00	-	14,000 00	-	5,241 31
for interest and dividends from other sources, ...		43,039 76	10,880 36	32,045 50	4,595 98
from all other sources, ...	-	-	2,616 64 ⁷	84 26 ⁵	2,214 29 ⁷
Gross Cash Income, ...	\$460,746 36	\$1,478,074 20	\$256,404 56	\$620,428 41	\$373,933 48
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$246,325 74	-	\$70,811 20	-	\$136,568 19
for dividends to stockholders, ...	-	\$1,235,213 56	-	\$317,292 49	-
for interest to scrip-holders, ...	-	-	40,000 00	-	8,267 72
for redemption of scrip, ...	-	61,064 60	-	39,005 40	-
for brokerage and commissions on premiums, ...	63,579 91	69,465 00	-	2,030 00	-
for salaries and pay of officers and employes, ...	22,837 38	89,418 40	26,526 23	42,851 73	83,311 39
for State and local taxes, ...	9,797 95	65,100 00	32,000 00	75,574 96	12,227 35
for office, agency and incidental expenses, ...	23,210 29	12,298 91	3,144 82	8,210 20	9,113 06
		26,079 33	12,596 74	139,157 87 ⁶	18,777 01
Gross Cash Expenditures, ...	\$365,751 27	\$1,558,639 80	\$185,078 99	\$624,122 65	\$368,264 72

	PENNSYLVANIA FIRE. Philadelphia, Pa.	PEOPLE'S. (Fire.) Newark, N. J.	PEOPLE'S. (Fire.) Memphis, Tenn.	PEOPLE'S FIRE, - Trenton, N. J.	PHENIX. (Fire and Marine.) Brooklyn, N. Y.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, ...	\$400,000 00	\$200,000 00	\$300,000 00	\$200,000 00	\$1,000,000 00
ASSETS.					
Gross present Assets, ¹	\$1,366,689 69	\$360,914 73	\$405,760 43	\$373,010 98	\$2,003,984 14
LIABILITIES.					
Gross present Liabilities, ¹	\$845,151 87	\$123,212 11	\$44,764 72	\$100,265 61	\$820,775 81
INCOME.					
Cash actually received for fire premiums, ...	\$727,271 54	\$235,965 99	\$84,493 70	\$117,564 07	\$1,261,737 63
for marine and inland premiums, ...	-	-	10,772 87	-	399,884 84
for interest on mortgages of real estate, ...	28,554 87	-	-	8,013 37	20,875 31
for interest and dividends from other sources, ...	30,129 84	12,493 83	22,104 21	11,378 16	49,316 66
from all other sources, ...	1,047 41 ³	8,014 31 ⁴	4,946 62 ⁵	971 44 ⁶	18,806 81 ⁷
Gross Cash Income, ...	\$787,003 66	\$256,474 13	\$122,317 40	\$137,927 04	\$1,750,621 25
EXPENDITURES.					
Cash actually paid during the year for fire losses, ...	\$518,312 78	\$97,324 90	\$9,934 64	\$34,357 22	\$751,805 86
for marine and inland losses, ...	-	-	3,063 81	-	321,619 82
for dividends to stockholders, ...	682 50	24,000 00	24,000 00	12,000 00	100,000 00
for interest to scripholders, ...	-	-	-	-	-
for redemption of scrip, ...	-	6,153 05	-	-	-
for brokerage and commissions on premiums, ...	161,648 88	87,606 48	8,087 77	20,767 91	228,581 90
for salaries and pay of officers and employees, ...	12,949 91	12,471 02	19,275 30	5,380 00	127,510 05
for State and local taxes, ...	22,517 32	4,770 71	3,082 16	1,251 73	32,923 00
for office, agency and incidental expenses, ...	12,394 36	13,963 82	-	5,877 06	102,827 44 ⁸
Gross Cash Expenditures, ...	\$728,505 75	\$196,289 98	\$67,443 68	\$79,633 92	\$1,665,268 07

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, .
 marine and inland risks written during the year, .
 premiums charged or receivable thereon, .
 fire risks terminated during the year, .
 marine and inland risks terminated during the year,
 fire risks outstanding at end of year,² .
 marine and inland risks outstanding at end of year,²
 notes received during the year for fire risks, and
 not paid, .
 notes received during the year for marine and
 inland risks, and not paid, .
 received for calls on capital, .
 cash dividends declared since Company com-
 menced business, .
 cash dividends on capital stock declared during
 the year, .
 Company's stock owned by directors (par value),
 losses incurred during the year, .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine and inland risks written during the year, .
 fire premiums received during the year, .
 marine and inland prem's received during the year,
 fire losses paid during the year, .
 marine and inland losses paid during the year, .
 losses incurred during the year, .

\$55,687,295 00	\$17,659,089 00	\$6,078,508 00	\$10,546,724 00	\$141,016,841 00
794,245 28	272,267 78	94,454 53	147,394 85	1,415,702 09
-	-	-	-	43,801,157 00
-	-	-	-	618,605 24
53,065,172 00	13,911,470 00	1,238,841 00	4,939,784 00	133,948,151 00
-	-	-	-	43,591,387 00
63,023,045 00 ¹⁰	14,215,973 00	4,858,123 00	11,007,873 00	103,053,013 00
-	-	-	-	4,044,093 00
-	-	-	-	-
-	-	-	-	133,572 68
-	-	-	-	-
1,779,000 00	73,220 00	48,000 00	31,000 00	1,214,000 00
-	104,100 00	24,000 00	12,000 00	100,000 00
31,000 00	79,970 00	75,000 00	116,000 00	206,000 00
327,634 00	102,996 90	16,978 45	32,185 05	922,835 80
\$10,264,368 00	\$2,907,655 00	\$381,466 00	\$1,142,844 00	\$7,913,513 00
-	-	-	-	1,746,031 00
135,321 77	42,398 46	7,402 00	19,736 92	109,704 26
-	-	-	-	29,353 17
261,033 68	19,828 95	-	-	355,995 43
-	-	-	-	77,408 21
141,060 68	22,381 70	-	750 00	195,878 83 ⁹

¹ See Detailed Statements, page 289, *et seq.* ³ Rents, \$250; retained deposits on perpetuities, \$236.98; 5 per cent. on perpetual fire losses paid, \$95.43; gain on securities sold, \$465. ⁵ Rents.

⁶ Commissions.

⁸ Including \$5,030.46, interest on borrowed money.

¹⁰ Including \$15,135,263, perpetual risks.

	PHOENIX. (Fire.) Hartford, Conn.	PROVIDENCE WASH- INGTON. (Fire.) Providence, R. I.	RELIEF FIRE. New York.	REPUBLIC FIRE. New York.
CAPITAL STOCK.				
Whole amount of outstanding capital, actually paid up in cash, ...	\$600,000 00	\$200,000 00	\$200,000 00	\$300,000 00
ASSETS.				
Gross present Assets, ¹	\$1,652,363 77	\$261,664 26	\$278,666 10	\$637,031 44
LIABILITIES.				
Gross present Liabilities, ¹	\$886,031 79	\$61,603 48	\$67,132 36	\$279,143 37
INCOME.				
Cash actually received for fire premiums, ...	\$1,531,214 72	\$92,640 46	\$169,603 73	\$458,529 29
for marine and inland premiums, ...	—	—	—	—
for interest on mortgages of real estate, ...	1,471 16	—	7,175 00	10,351 99
for interest and dividends from other sources, ...	80,536 79	17,166 31	9,267 63	14,943 24
from all other sources, ...	—	430 00 ³	—	27,852 93 ⁴
Gross Cash Income, ...	\$1,613,222 67	\$110,236 77	\$186,046 36	\$511,677 45
EXPENDITURES.				
Cash actually paid during the year for fire losses, ...	\$883,402 94	\$30,067 40	\$148,817 62	\$418,953 24
for marine and inland losses, ...	—	—	—	—
for dividends to stockholders, ...	—	30,000 00	10,000 00	27,522 00
for interest to scripholders, ...	—	—	—	—
for redemption of scrip, ...	—	—	—	—
for brokerage and commissions on premiums, ...	227,999 44	12,588 07	15,000 31	65,392 04
for salaries and pay of officers and employees, ...	53,865 33	19,084 15	13,440 00	30,471 74
for State and local taxes, ...	40,009 56	3,431 76	3,885 00	13,380 82
for office, agency and incidental expenses, ...	129,046 23	—	10,759 35	58,123 70
Gross Cash Expenditures, ...	\$1,334,323 50	\$95,171 38	\$201,902 28	\$613,843 54

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, . . .
 marine and inland risks written during the year, .
 premiums charged or receivable thereon, . . .
 fire risks terminated during the year, . . .
 marine and inland risks terminated during the year,
 fire risks outstanding at end of year,² . . .
 marine and inland risks outstanding at end of year,²
 notes received during the year for fire risks, and
 not paid, . . .
 notes received during the year for marine and
 inland risks, and not paid, . . .
 received for calls on capital, . . .
 cash dividends declared since Company com-
 menced business, . . .
 cash dividends on capital stock declared during
 the year, . . .
 Company's stock owned by directors (par value),
 losses incurred during the year, . . .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine and inland risks written during the year, .
 fire premiums received during the year, . . .
 marine and inland prem's received during the year,
 fire losses paid during the year, . . .
 marine and inland losses paid during the year,
 losses incurred during the year, . . .

\$105,953,722 00	\$8,972,602 00	\$19,668,101 00	\$41,848,242 00
1,531,214 72	101,881 96	191,850 05	507,389 03
-	-	-	-
-	-	-	-
125,412,802 00	7,404,789 00	20,333,851 00	43,776,802 00
-	-	-	-
113,433,887 00	6,851,028 00	17,049,400 00	38,611,429 00
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
1,180,000 00	-	531,000 00	376,089 25
-	30,000 00	10,000 00	28,500 00
112,300 00	34,380 00	53,600 00	142,400 00
715,022 52	-	93,747 40	218,761 16
\$8,700,007 00	\$1,993,130 00	\$996,752 00	\$1,171,902 00
-	-	-	-
99,020 76	30,227 75	14,241 00	17,043 29
-	-	-	-
168,398 60	15,813 48	68,388 29	230,452 16
-	-	-	-
71,317 52	3,898 21	19,755 42	22,091 62

² Deducting amount re-insured.⁴ Rents, \$14,222.72; premium on stocks sold, \$13,093.75; other sources, \$536.46.¹ See Detailed Statements, page 300, *et seq.*³ Commissions.

	RIDGEWOOD. (Fire and Inland.) Brooklyn, N. Y.	ROGER WILLIAMS. (Fire and Marine.) Providence, R. I.	STANDARD FIRE. New York.	STAR FIRE. New York.
CAPITAL STOCK.				
Whole amount of outstanding capital, actually paid up in cash, ...	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
ASSETS.				
Gross present Assets, ¹	\$262,093 97	\$298,096 64	\$335,811 09	\$357,995 94
LIABILITIES.				
Gross present Liabilities, ¹	\$43,600 10	\$81,698 38	\$69,531 71	\$127,602 50
INCOME.				
Cash actually received for fire premiums, ...	\$81,673 29	\$117,750 62	\$163,894 46	\$234,505 24
for marine and inland premiums, ...	3,102 45	38,553 03	—	—
for interest on mortgages of real estate, ...	716 03	—	4,452 86	13,047 65
for interest and dividends from other sources, ...	3,923 90	17,425 50	14,151 18	6,990 10
from all other sources, ...	423 65 ³	—	—	139 44 ³
Gross Cash Income, ...	\$89,839 32	\$173,729 15	\$182,498 50	\$254,682 43
EXPENDITURES.				
Cash actually paid during the year for fire losses, ...	\$5,310 31	\$31,979 84	\$229,431 99	\$159,754 61
for marine and inland losses, ...	181 92	21,477 96	—	—
for dividends to stockholders, ...	—	14,920 00	12,000 00	10,000 00
for interest to scripolders, ...	—	—	—	—
for redemption of scrip, ...	—	—	—	—
for brokerage and commissions on premiums, ...	8,896 16	21,143 82	13,902 73	11,589 17
for salaries and pay of officers and employes, ...	10,175 00	10,982 37	20,969 52	17,646 83
for State and local taxes, ...	3,656 84	728 49	4,119 96	8,914 80
for office, agency and incidental expenses, ...	13,252 97	—	17,524 83	38,803 32
Gross Cash Expenditures, ...	\$41,473 20	\$101,232 48	\$297,949 03	\$246,708 73

MISCELLANEOUS.									
Whole amount of risks written during the year, . . .		\$9,584,612 00		\$7,749,715 00		\$21,958,062 81		\$24,783,419 00	
premiums charged or receivable thereon, . . .		99,774 74		125,848 19		176,824 01		249,697 27	
marine and inland risks written during the year, . .		1,633,400 00		4,105,340 00		—		—	
premiums charged or receivable thereon, . . .		3,102 45		36,814 75		—		—	
fire risks terminated during the year, . . .		2,069,153 00		2,770,163 00		26,001,972 11		27,560,905 00	
marine and inland risks terminated during the year, .		1,618,400 00		3,691,639 00		—		—	
fire risks outstanding at end of year, ² . . .		7,200,959 00		6,886,769 00		13,040,722 05		21,156,976 00	
marine and inland risks outstanding at end of year, ²		15,000 00		427,153 00		—		—	
notes received during the year for fire risks, and		—		—		—		—	
not paid, . . .		—		—		—		—	
notes received during the year for marine and		—		1,293 34		—		—	
inland risks, and not paid, . . .		—		—		—		—	
received for calls on capital, . . .		—		—		—		—	
cash dividends declared since Company com-		—		226,000 00		300,250 00		134,791 77	
menced business, . . .		—		—		—		—	
cash dividends on capital stock declared during		—		16,000 00		12,000 00		—	
the year, . . .		—		106,900 00		84,950 00		96,800 00	
Company's stock owned by directors (par value),		45,900 00		59,912 14		51,560 36		112,058 46	
losses incurred during the year, . . .		6,072 23		—		—		—	
MASSACHUSETTS BUSINESS.									
Whole amount of fire risks written during the year, .		\$466,750 00		\$3,304,181 00		\$1,238,800 00		\$1,441,501 00	
marine and inland risks written during the year, . .		—		—		—		—	
fire premiums received during the year, . . .		6,394 55		53,844 24		13,888 04		17,336 45	
marine and inland prem's received during the year, .		—		—		—		—	
fire losses paid during the year, . . .		—		20,336 72		175,788 58		17,428 68	
marine and inland losses paid during the year, . .		—		—		—		—	
losses incurred during the year, . . .		—		22,953 88		11,591 60		17,428 68	

³ Premium on gold.² Deducting amount re-insured.¹ See Detailed Statements, page 307, *et seq.*

	ST. JOSEPH FIRE AND MARINE. St. Joseph, Mo.	ST. NICHOLAS. (Fire.) New York.	ST. PAUL FIRE AND MARINE. St. Paul, Minn.	SUN. (Fire.) Cleveland, Ohio.
CAPITAL STOCK.				
Whole amount of outstanding capital, actually paid up in cash, ...	\$200,000 00	\$150,000 00	\$400,000 00	\$200,000 00
ASSETS.				
Gross present Assets, ¹	\$367,835 19	\$239,552 43	\$719,621 75	\$342,466 27
LIABILITIES.				
Gross present Liabilities, ¹	\$129,854 29	\$64,816 90	\$264,766 98	\$99,134 00
INCOME.				
Cash actually received for fire premiums, ...	\$208,060 05	\$165,900 45	\$443,651 08	\$150,002 69
for marine and inland premiums, ...	49,093 89	—	90,000 45	—
for interest on mortgages of real estate, ...	25,445 98	3,262 00	9,118 17	20,111 67
for interest and dividends from other sources, ...	1,027 96 ³	6,984 10	39,793 84	—
from all other sources, ...	—	—	9,148 59 ⁴	—
Gross Cash Income, ...	\$283,627 88	\$176,146 55	\$591,712 13	\$170,114 36
EXPENDITURES.				
Cash actually paid during the year for fire losses, ...	\$75,963 66	\$116,696 77	\$253,544 41	\$114,627 66
for marine and inland losses, ...	37,869 83	—	40,323 35	—
for dividends to stockholders, ...	30,000 00	15,000 00	44,000 00	8,000 00
for interest to scripholders, ...	—	—	—	—
for redemption of scrip, ...	—	—	—	—
for brokerage and commissions on premiums, ...	43,374 67	25,675 37	82,728 18	14,328 37
for salaries and pay of officers and employees, ...	17,538 32	13,020 00	22,626 40	23,434 93
for State and local taxes, ...	3,804 97	2,261 33	8,451 38	4,209 10
for office, agency and incidental expenses, ...	9,503 20	10,565 83	25,265 69	—
Gross Cash Expenditures, ...	\$218,054 65	\$183,219 30	\$476,939 41	\$164,600 06

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, . . .
 marine and inland risks written during the year, .
 premiums charged or receivable thereon, . . .
 fire risks terminated during the year, . . .
 marine and inland risks terminated during the year,
 fire risks outstanding at end of year,² . . .
 marine and inland risks outstanding at end of year,²
 notes received during the year for fire risks, and
 not paid, . . .
 notes received during the year for marine and
 inland risks, and not paid, . . .
 received for calls on capital, . . .
 cash dividends declared since Company com-
 menced business, . . .
 cash dividends on capital stock declared during
 the year, . . .
 Company's stock owned by directors (par value),
 losses incurred during the year, . . .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine and inland risks written during the year, .
 fire premiums received during the year, . . .
 marine and inland prem's received during the year,
 fire losses paid during the year, . . .
 marine and inland losses paid during the year, . .
 losses incurred during the year, . . .

\$15,408,586 00	\$16,712,184 00	\$25,151,672 00	\$13,352,480 00
252,929 44	174,848 14	498,795 58	168,428 92
6,333,729 00	-	19,182,377 00	-
45,253 75	-	96,405 75	-
10,943,902 00	18,127,912 00	22,369,436 00	12,290,002 00
6,333,729 00	-	18,735,427 00	-
11,656,751 00	15,717,348 00	23,066,424 00	14,437,892 00
-	-	446,950 00	-
-	-	-	-
-	-	-	-
-	-	-	-
30,000 00	165,000 00	76,000 00	134,000 00
30,000 00	15,000 00	-	8,000 00
93,700 00	59,500 00	275,300 00	62,000 00
116,917 05	72,907 80	291,475 32	54,851 00
\$1,454,012 08	\$488,605 00	\$2,799,344 00	808,190 00
-	-	-	-
22,314 90	7,603 68	57,758 95	12,116 10
-	-	-	-
1,259 62	4,665 42	30,506 05	5,083 08
-	-	-	-
1,259 62	4,665 42	32,887 88	7,983 08

¹ See Detailed Statements, page 314, *et seq.*² Deducting amount re-insured.³ Commissions.⁴ Rents.

	TRADERS'. (Fire and Marine.) Chicago, Ill.	WATERTOWN FIRE. Watertown, N. Y.	WESTCHESTER FIRE. New Rochelle, N. Y.	WILLIAMSBURGH CITY FIRE. Brooklyn, N. Y.
CAPITAL STOCK.				
Whole amount of outstanding capital, actually paid up in cash, ...	\$500,000 00	\$200,000 00	\$200,000 00	\$250,000 00
ASSETS.				
Gross present Assets, ¹	\$742,123 20	\$548,349 90	\$641,493 14	\$688,610 45
LIABILITIES.				
Gross present Liabilities, ¹	\$116,182 77	\$207,604 61	\$361,614 13	\$279,981 83
INCOME.				
Cash actually received for fire premiums, ...	\$277,314 44	\$327,490 99	\$686,392 81	\$560,394 16
for marine and inland premiums, ...	96,415 94	—	—	66,525 77
for interest on mortgages of real estate, ...	2,488 87	20,368 42	15,640 19	23,179 04
for interest and dividends from other sources, ...	30,441 67	9,706 58	9,865 53	10,302 73
from all other sources, ...	—	—	200 00 ³	454 50 ⁵
Gross Cash Income, ...	\$406,660 92	\$357,565 99	\$712,098 53	\$660,856 20
EXPENDITURES.				
Cash actually paid during the year for fire losses, ...	\$109,229 07	\$105,296 04	\$463,519 95	\$342,246 90
for marine and inland losses, ...	30,295 14	—	—	21,724 82
for dividends to stockholders, ...	50,000 00	40,000 00	19,946 55	25,000 00
for interest to scrip-holders, ...	—	—	—	—
for redemption of scrip, ...	—	—	—	—
for brokerage and commissions on premiums, ...	22,077 83	56,500 21	93,217 84	103,242 15
for salaries and pay of officers and employes, ...	19,559 23	27,950 00	20,465 54	32,855 74
for State and local taxes, ...	1,131 87	11,496 05	14,213 58	4,961 78
for office, agency and incidental expenses, ...	28,865 14	23,197 45	53,882 33	41,382 14 ⁶
Gross Cash Expenditures, ...	\$261,158 28	\$264,439 75	\$665,245 79	\$571,413 53

MISCELLANEOUS.

Whole amount of fire risks written during the year, .	\$26,330,031 00	\$49,101,600 00	\$58,199,512 00	\$56,052,965 00
premiums charged or receivable thereon, .	333,031 56	351,579 89	759,130 76	575,091 16
marine and inland risks written during the year, .	15,916,380 00	—	—	4,696,550 00
premiums charged or receivable thereon, .	161,817 65	—	—	92,133 56
fire risks terminated during the year, .	18,716,012 00	29,715,160 00	64,383,531 00	45,242,179 00
marine and inland risks terminated during the year, .	15,423,110 00	—	—	4,577,200 00
fire risks outstanding at end of year, ² .	16,720,219 00	56,939,455 00	53,043,416 00	52,519,427 00
marine and inland risks outstanding at end of year, ² .	1,121,910 00	—	—	165,150 00
notes received during the year for fire risks, and not paid, .	—	—	—	—
notes received during the year for marine and inland risks, and not paid, .	2,599 58	—	—	7,873 25
received for calls on capital, .	—	—	—	—
cash dividends declared since Company commenced business, .	50,000 00	100,000 00	58,000 00	385,000 00
cash dividends on capital stock declared during the year, .	50,000 00	—	—	25,000 00
Company's stock owned by directors (par value), .	124,000 00	127,500 00	72,942 00	96,750 00
losses incurred during the year, .	182,319 45	109,496 04	422,486 18	228,754 44
MASSACHUSETTS BUSINESS.				
Whole amount of fire risks written during the year, .	\$1,806,195 00	\$2,696,720 00	— ⁴	\$2,926,648 33
marine and inland risks written during the year, .	60,738 00	—	—	—
fire premiums received during the year, .	19,548 74	41,948 65	102,797 71	40,144 35
marine and inland prem's received during the year, .	609 56	—	—	—
fire losses paid during the year, .	11,928 64	5,641 20	120,966 57	15,305 84
marine and inland losses paid during the year, .	—	—	—	—
losses incurred during the year, .	11,928 64	5,641 20	60,410 52	— ⁴

⁴ Not returned.² Rents.² Deducting amount re-insured.⁶ Including \$1,594.46 interest on borrowed money.¹ See Detailed Statements, page 321, *et seq.*⁵ Premium on gold.

A G G R E G A T E.

CAPITAL STOCK.	
Whole amount of outstanding capital, actually paid up in cash, ...	\$33,066,760 00
ASSETS.	
Gross present Assets, ...	\$89,444,191 99
LIABILITIES.	
Gross present Liabilities, ...	\$35,577,388 98
INCOME.	
Cash actually received for fire premiums, ...	\$40,272,038 49
for marine and inland premiums, ...	14,146,167 52
for interest on mortgages of real estate, ...	1,382,744 85
for interest and dividends from other sources, ...	2,806,085 25
from all other sources, ...	332,686 56
Gross Cash Income, ...	\$58,939,722 67
EXPENDITURES.	
Cash actually paid during the year for fire losses, ...	\$25,909,512 16
for marine and inland losses, ...	9,687,957 01
for dividends to stockholders, ...	2,434,393 62
for interest to scripholders, ...	581,372 31
for redemption of scrip, ...	267,495 94
for brokerage and commissions on premiums, ...	6,810,764 59
for salaries and pay of officers and employés, ...	3,510,694 94
for State and local taxes, ...	1,048,558 63
for office, agency and incidental expenses, ...	3,016,327 30
Gross Cash Expenditures, ...	\$53,267,076 50
MISCELLANEOUS.	
Whole amount of fire risks written during the year, ...	\$3,598,909,939 08
premiums charged or receivable thereon, ...	43,675,232 82
marine and inland risks written during the year, ...	1,265,068,050 99
premiums charged or receivable thereon, ...	16,683,004 79
fire risks terminated during the year, ...	3,348,423,640 29
marine and inland risks terminated during the year, ...	1,252,031,547 00
fire risks outstanding at end of year, ...	3,467,690,307 17
marine and inland risks outstanding at end of year, ...	199,644,128 00
notes received during the year for fire risks, and not paid, ...	32,263 04
notes received during the year for marine and inland risks, and not paid, ...	4,261,734 81
received for calls on capital, ...	1,680,000 00

AGGREGATE.—*Concluded.*

MASSACHUSETTS BUSINESS.	
Whole amount of fire risks written during the year, .	\$317,300,613 54
marine and inland risks written during the year, .	111,675,724 00
fire premiums received during the year, . . .	4,206,490 55
marine and inland prem's received during the year, .	1,674,009 10
fire losses paid during the year, ...	7,198,562 02
marine and inland losses paid during the year, .	1,220,317 23
losses incurred during the year, ...	3,296,725 40

STEAM-BOILER AND PLATE-GLASS
INSURANCE COMPANIES
OF OTHER STATES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING
DECEMBER 31, 1873.

HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1866. Commenced business October, 1866.]

J. M. ALLEN, *President.*

Secretary, J. B. PIERCE.

Office at Hartford, Conn.

Attorney to accept service, GEORGE RIPLEY, Lowell.

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
State of Connecticut 6 per cent. Bonds, . . .	\$100,000 00	\$100,000 00
Dayton and Western Railroad Bonds, . . .	15,000 00	11,550 00
Urbana (Ills.) Township, Bonds, . . .	4,000 00	4,000 00
City National Bank Stock, Hartford, . . .	2,800 00	2,940 00
New York, New Haven and Hartford R.R. Stock, . . .	10,000 00	12,800 00
	\$131,800 00	\$131,290 00

All other Assets and Property owned by the Company :—

Stockholders' notes, ...	\$350,000 00
Inspection apparatus, test pumps, &c., . . .	2,400 00
	\$352,400 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . .	\$46,248 30	
Cash market value of stocks and bonds owned by the Company, ...	131,290 00	
Cash on hand in the office of the Company, . . .	413 67	
Cash deposited in Conn. River Banking Co., . . .	6,909 25	
Interest due and accrued (not included above), . . .	3,190 00	
Premiums in course of collection (net), . . .	10,467 04	
All other assets and property, . . .	\$352,400 00	
Gross present Assets, ...		\$198,518 26
<i>Amount carried forward, ...</i>		\$198,518 26

* Value of lands mortgaged, ...	\$191,000 00
Value of buildings thereon, ...	8,000 00
Total value of property mortgaged, ...	\$199,000 00
Amount of insurance held as collateral, ...	5,000 00

Amount brought forward, ... \$198,518 26

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$415 01	
Amount required to re-insure all outstanding risks, taken at 25 per cent. of premiums received on unexpired risks, ...	29,080 13	
Gross present Liabilities, except Capital Stock, ...		29,495 14
Surplus as regards Policy-holders, ...	\$169,023 12	
Paid-up Capital, ...	150,000 00	
Surplus over Capital, ...		\$19,023 12

UNITED STATES PLATE GLASS INSURANCE COMPANY,
PHILADELPHIA, PA.

[Incorporated April 12, 1867. Commenced business August, 1867.]

JOSEPH S. CHAHOON, *President.*

Secretary, ISAAC RINDGE.

Office, 134 South Fourth Street, Philadelphia, Pa.

Attorney to accept service, JOHN H. PATTEE, Everett.

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Loans on mortgages of real estate (first liens),*	\$56,746 00	
Judgment notes, secured by bonds and mortgages, ...	47,910 00	
Cash on hand in the office of the Company, .	280 78	
Cash deposited in various banks, ...	1,327 29	
Premiums in course of collection, including accounts for glass furnished through agents,	8,797 46	
Glass on hand, and salvages, ...	8,777 33	
Ledger accounts for glass sold, ...	201 06	
Interest accrued, not yet due, ...	1,718 68	
Due for rents, ...	244 40	
All other property, ...	3,439 50	
Gross present Assets, ...		\$129,442 50

LIABILITIES.

Losses reported, not replaced, ...	\$680 00	
Borrowed money, not due, ...	1,250 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired risks, ...	10,377 20	
State and local taxes, ...	210 00	
All other claims against the Company, including rents, salaries, and purchases of glass, .	2,416 33	
Gross present Liabilities, except Capital Stock, ...		14,933 53
Surplus as regards Policy-holders, ...		\$114,508 97
Paid-up Capital, ...		100,000 00
Surplus over Capital, ...		\$14,508 97

Total value of property mortgaged, ...	\$116,000 00
Insurance held as collateral, ...	20,500 00

ABSTRACT OF ANNUAL STATEMENTS.

	HARTFORD STEAM-BOILER INSPECTION AND INSURANCE CO. Hartford.	UNITED STATES PLATE- GLASS CO. Philadelphia, Pa.
CAPITAL STOCK.		
Whole amount of outstanding capital, actually paid up in cash, ...	\$150,000 00	\$100,000 00
ASSETS.		
Gross present Assets, ...	\$198,518 26	\$129,442 50
LIABILITIES.		
Gross present Liabilities, ...	\$29,495 14	\$14,933 53
INCOME.		
Cash actually received for premiums, ...	\$114,352 74	\$24,226 67
for interest on mortgages of real estate, ...	3,160 30	—
for interest and dividends from other sources, ...	8,685 68	—
from all other sources, ...	51,929 99 ¹	6,739 24 ³
Gross Cash Income, ...	\$178,128 71	\$30,965 91
EXPENDITURES.		
Cash actually paid during the year for losses, ...	\$10,914 33	\$11,123 29
for dividends to stockholders, ...	42,000 00	—
for brokerage and commissions on premiums, ...	43,150 23	4,108 52
for salaries and pay of officers and employés, ...	9,393 33	3,360 00
for State and local taxes, ...	2,324 79	—
for office, agency and incidental expenses, ...	68,788 31	1,800 00
Gross Cash Expenditures, ...	\$176,570 99	\$20,391 81
MISCELLANEOUS.		
Whole amount of risks written during the year, ...	\$13,633,193 00	\$394,739 00
prem's charged or receivable thereon, ...	119,949 39	17,859 32
risks terminated during the year, ...	12,206,126 00	67,157 00
risks outstanding at end of year, ...	13,281,143 00	327,582 00
cash dividends declared since Company commenced business, ...	41,000 00 ²	—

¹ Received for inspection of steam-boilers.² Not including amount endorsed on stock notes.³ Including rents, \$2,561.50.

ABSTRACT.—*Concluded.*

Whole amount of Company's stock owned		
by directors (par value), . . .	\$133,600 00	\$70,900 00
losses incurred during the year, . .	10,724 86	11,123 29
MASSACHUSETTS BUSINESS.		
Whole amount of risks written during the		
year, ...	\$1,915,166 00	—
premiums received during the year .	23,151 87	—
losses paid during the year, . . .	317 96	—
losses incurred during the year, . .	176 10	—

FOREIGN FIRE INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES FOR THE YEAR
ENDING DECEMBER 31, 1872, AND OF THE SUPPLEMENTARY
ANNUAL STATEMENTS OF THEIR AMERICAN BRANCHES
FOR THE YEAR ENDING DECEMBER 31, 1873,
WITH ABSTRACT OF ANNUAL
STATEMENTS.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENG.

[Incorporated September 28, 1861. Commenced business October 1, 1861.]

ALFRED GILES, *Chairman.**Secretary,* ALEXANDER SUTHERLAND.*Office, Nos. 19 and 20 Cornhill, London.**Attorney to accept service,* HENRY N. BAKER, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.			Ledger value.		
United States 5-20 Bonds, ...	£118,125	0	0	£107,406	0	11
Great South India Railway Stock, ...	25,000	0	0	25,000	0	0
Scinde, Punjaub and Delhi R. Stock, ...	19,200	0	0	19,558	1	9
Great Western of Canada Railway Bonds, ...	10,000	0	0	10,450	4	10
South-Eastern Railway Debenture Stock, ...	5,000	0	0	5,557	14	3
Midland Railway, ...	5,000	0	0	5,000	0	0
West Hartlepool Railway Pref. Stock, ...	8,000	0	0	7,487	1	6
Lancashire and Yorkshire Railway, ...	2,800	0	0	2,786	3	3
Great Indian Peninsular Railway, ...	17,640	0	0	18,840	17	11
Great Western of Canada R. Pref. Bonds, ...	10,000	0	0	10,456	9	10
East Indian Railway, ...	5,000	0	0	5,592	17	6
Great Western Railway Pref. Stock, ...	5,000	0	0	5,195	10	0
Cornwall Railway Guaranteed Stock, ...	5,000	0	0	5,112	16	3
Consols, ...	40,000	0	0	37,096	9	5
New Three per cents., ...	40,000	0	0	36,642	16	8
Reduced Three per cents., ...	38,000	0	0	34,898	15	0
New South Wales Five per cents., ...	4,000	0	0	3,887	10	0
Brazilian, 1871, ...	10,000	0	0	9,118	15	0
Canada Five per cents., ...	10,400	0	0	10,030	0	0
Kew and other Bridges, ...	10,940	3	7	11,487	3	9
Ceylon Company Debentures, ...	5,000	0	0	5,000	0	0
Bahia and Rio investments, ...	1,653	19	8	1,653	19	8
Canada Dominion Stock, ...	20,618	11	4	20,618	11	4
Kew and other Bridges, ...	11,487	3	9	11,487	3	9
Law Life Policy, ...	695	0	11	695	0	11
	£428,549	19	3	£411,060	3	6

Cash Loans :—

	Cash value.
Loaned on mortgages, ...	£188,148 14 4
“ on policies, ...	12,031 18 3
“ on personal security, ...	7,867 12 7
	£208,048 5 2

All other Assets and Property owned by the Company :—

Suspense account, ...	£276 7 7
Stamps on hand, ...	838 5 1
Bills receivable, ...	9,712 0 6
Office furniture, ...	£1,200
	£10,826 13 2

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . .	£59,000 0 0
Loans on mortgages of real estate (first liens), including interest due or accrued thereon, ...	149,173 10 10
Ledger value of stocks, bonds and securities owned by the Company, . . .	411,060 3 6
Cash loans, ...	208,048 5 2
Cash on hand in the office of the Company, . . .	154 15 5
Cash deposited in various banks, . . .	110,388 5 9
Interest due and accrued (not included above), ...	1,068 13 6
Premiums in course of collection, . . .	75,491 19 5
All other assets and property, . . .	£1,200 10,826 13 2
Gross present Assets, ...	£1,025,212 6 9

LIABILITIES.

Adjusted losses and claims,

unpaid :—

Fire, ...	£46,539 0 0
Marine, ...	9,000 0 0
Life, ...	11,896 0 0
Total amount of losses and claims, ...	£67,435 0 0
Amount required to re-insure all outstanding risks,*	244,966 14 9
Life and annuity reserve fund, . . .	318,366 12 9
Cash dividends to stockholders, declared and unpaid, ...	23 15 0

Amounts carried forward, ... £630,792 2 6 £1,025,212 6 9

* Estimated by the Company. The amount of premiums received on outstanding risks not returned.

<i>Amounts brought forward,</i>	£630,792 2 6	£1,025,212 6 2
All other debts and obligations; viz., life commissions, £1,304 0 6; suspense account, £397 17 6; bills payable, £2,374 3 3; fire commissions, £3,480 0 0; re-insurance premiums due, £3,005 6 3; annuities, £63 1 11; sundry accounts, £1,000 0 0, ...	11,624 9 5	
Gross present Liabilities, except Capital Stock, ...	—————	642,416 11 11
Surplus, as regards Policy-holders, ...		£382,795 14 10
Paid-up Capital, ...		250,000 0 0
Surplus over Capital, ...		£132,795 14 10

UNITED STATES BRANCH OF THE COMMERCIAL UNION
ASSURANCE COMPANY, LONDON, ENG.

Office, No. 10 Pine Street, New York.

ALLIGER BROTHERS, Managers.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$300,000 00	\$340,500 00
“ “ 5 per cent. Bonds (new), ...	100,000 00	111,250 00
	—————	—————
	\$400,000 00	\$451,750 00

All other Assets and Property owned by the Company:—

	Cash value.
Due for re-insurance on losses paid, ...	\$10,631 34

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the

Company, ...	\$451,750 00
Cash on hand in the U. S. Branch of the Co., ...	2,839 92
Cash deposited in Nat'l B'k of Commerce, N. Y., ...	14,302 53
Premiums in course of collection (net), ...	63,955 33
Premium notes taken for marine and inland risks, not yet due, ...	1,260 00
All other assets and property, ...	10,631 34
Gross present Assets, ...	—————
	\$544,739 12
<i>Amount carried forward,</i>	—————
	\$544,739 12

Amount brought forward, ... \$544,739 12

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$10,382 34	
Claimed, reported and supposed losses, ...	34,821 25	
Losses disputed or resisted, including expenses thereon, ...	1,953 50	
Total am't of losses and claims, —————	\$47,157 09	
Amount required to re-insure all outstanding risks, ...	268,340 70	
Gross present Liabilities, ...	—————	315,497 79
Surplus, ...		\$229,241 33

HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated 1854. Commenced business January 1, 1855.]

O. SCHROEDER, *President.* *Managing Director,* ALFRED KLAUHOLD.

Office, No. 12 Rathhausmarkt, Hamburg, Germany.

Attorney to accept service, EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States Bonds, ...	\$25,000 00	\$25,000 00
Mecklenburg Government Bonds, ...	32,000 00	32,640 00
Hamburg Government Bonds, 1866, ...	8,000 00	7,840 00
“ “ “ 1868, ...	19,200 00	19,200 00
Sachsen-Gotha Government Loan, ...	16,000 00	16,800 00
150 shares Norddeutsche Bank, ...	30,000 00	57,000 00
100 “ Vereins Bank, ...	1,600 00	3,760 00
German Railroad Bonds, ...	—	66,109 60
Count Henkel Funded Loan, ...	—	2,400 00
Hamburg Brewery Bonds, ...	—	4,800 00
Norddeutsche Lloyd Bonds, ...	—	17,541 20
		—————
		\$253,090 80

All other Assets and Property owned by the Company:—

	Cash value.
Bills of exchange, first acceptances, ...	\$73,106 14

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$252,592 80
Cash market value of stocks, bonds and securities owned by the Company,	253,090 80
Cash on hand in the office of the Company,	1,676 00
Cash deposited in various banks and with American branches,	178,941 73
Premiums in course of collection (net),	21,718 07
All other assets and property,	73,106 14
Gross present Assets,	<u>\$781,125 54</u>

LIABILITIES.

Adjusted losses and claims, unpaid,	\$11,107 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	180,423 60
Interest due or unpaid on scrip,	26,572 80
Liability for securities deposited in the United States,	200,000 00
All other debts and obligations; viz., re-insurance due,	51,839 08
Gross present Liabilities, except Capital Stock,	<u>469,942 48</u>
Surplus as regards Policy-holders,	\$311,183 06
Paid-up Capital,	<u>160,000 00</u>
Surplus over Capital,	\$151,183 06

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE CO. OF HAMBURG, GERMANY.

*Office, No. 178 Broadway, New York.**Manager, S. V. DORRIEN.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, 1862,	\$160,000 00	\$181,600 00
“ “ Registered Bonds, 1865,	80,000 00	92,000 00
	<u>\$240,000 00</u>	<u>\$273,600 00</u>

* Total value of property mortgaged, ... \$519,746 40
Amount of insurance held as collateral, ... 160,632 12

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the

Company, ...	\$273,600 00	
Cash deposited in various banks, ...	33,056 16	
Premiums in course of collection (net), ...	34,065 13	
Gross present Assets, ...	—————	\$340,721 29

LIABILITIES.

Claimed, reported and supposed losses, ...	\$11,200 00	
Losses disputed or resisted, including expenses thereon, ...	3,274 18	
Amount required to re-insure all outstanding risks, ...	157,888 53	
All other debts and obligations; viz., State and local taxes, ...	715 45	
Gross present Liabilities, ...	—————	173,078 16
Surplus, ...		\$167,643 13

IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated 1803. Commenced business 1803.]

THOMAS JONES GIBB, *Chairman.* Managing Director, WILLIAM LYALL.*Office, No. 1 Old Broad Street, London.**Attorney to accept service, CHARLES E. LANE, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. 5-20 Bonds, ...	\$217,100 00	£44,808 12 6
“ “ 5 per cent. 10-40 Bonds, ...	320,000 00	63,898 0 0
Virginia 6 per cent. Bonds, ...	57,333 33	5,753 0 0
“ 6 per cent. Debt Bonds, ...	28,666 67	3,000 0 0
Alabama 5 per cent. Bonds, ...	10,000 00	993 0 0
Tennessee 6 per cent. Bonds, ...	20,000 00	1,810 0 0
South Carolina Bonds, ...	20,000 00	3,048 0 0
United States Consolidated Debt Bonds, ...	227,000 00	47,219 0 0
Canada Dominion Stock, ...	50,000 00	10,332 0 0
Brazilian Stock, ... rs.	11,000 00	1,015 5 11
Baden Stock, ... fl.	60,000 00	4,292 0 6
Bavarian Bonds, ... fl.	50,000 00	4,128 5 0
Prussian Government Loan, ... th.	2,000 00	288 18 9
Los Kaufchine Stock, ... rs.	29,850 00	3,179 6 6
Steiglitz Loan, ... rs.	20,000 00	2,238 3 9
Premium Loan, ... rs.	100 00	18 0 0
Government Scrip, ... rs.	52 16	6 12 0
Dutch Inscriptions, ... fl.	100,000 00	7,291 13 0

Amount carried forward, ... £203,319 17 11

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . .	£87,424	4	10
Loans on mortgages of real estate (first liens), including interest due or accrued thereon, ...	33,685	0	0
Cash market value of stocks, bonds and securities owned by the Company, £2,400,	947,898	13	8
Other cash loans, ...	25,000	0	0
Cash on hand in the office of the Company,	565	13	11
Cash deposited in various banks, . . .	17,137	16	11
Premiums in course of collection, . . .	226,384	11	4
Premium notes taken for marine and inland risks, not yet due, and overdue and not paid, ...	24,506	4	7
All other assets and property, ...	16,803	2	10
Gross present Assets, ...	£1,379,405 8 1		

LIABILITIES.

Bills payable, not yet due, ...	£1,525	4	10
Net amount of unpaid losses, ...	274,536	0	0
Amount required to re-insure all outstanding risks,*	237,220	0	0
Cash dividends to stockholders, declared and unpaid, ...	1,694	11	6
Due and accrued for rents, salaries and other miscellaneous expenses, ...	49,822	8	11
All other debts and obligations; viz., bills payable, £2,073 2 6; trust account of salvage, £642 18 8, ...	2,716	1	2
Gross present Liabilities, except Capital Stock, ...	567,514 6 5		
Surplus as regards Policy-holders, ...	£811,891	1	8
Paid-up Capital, ...	700,000	0	0
Surplus over Capital, ...	£111,891 1 8		

* Estimated by the Company. The amount of premiums received on outstanding risks not returned.

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENG.

Office, No. 44 Pine Street, New York.

Resident Manager, E. W. CROWELL.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$267,000 00	\$317,730 00
“ “ 10-40 Bonds, ...	320,000 00	356,000 00
Virginia State Bonds, ...	57,333 33	28,666 66
“ “ Certificates, ...	28,666 67	3,010 00
Alabama State Bonds, ...	10,000 00	5,000 00
Tennessee State Bonds, ...	20,000 00	16,000 00
South Carolina State Bonds, ...	20,000 00	4,600 00
	\$723,000 00	\$731,006 66

All other Assets and Property owned by the Company :—

	Cash value.
Due for re-insurance on losses paid, ...	\$500 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the Company, ...	\$731,006 66	
Cash on hand in the U. S. Branch of the Company, ...	4,044 15	
Cash deposited in German American Bank, ...	76,630 97	
Premiums in course of collection (net), ...	90,582 38	
Premium notes taken for marine and inland risks, not yet due, ...	1,732 48	
All other assets and property, ...	500 00	
Gross present Assets, ...		\$904,496 64

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$10,848 43	
Claimed, reported and supposed losses, ...	28,206 90	
Losses disputed or resisted, including expenses thereon, ...	35,154 00	
Total am't of losses and claims, ...		\$74,209 33
Amount required to re-insure all outstanding risks, ...	503,186 77	
Due and accrued for rents, salaries and other miscellaneous expenses, ...	1,666 67	
Gross present Liabilities, ...		579,062 77
Surplus, ...		
		\$325,433 87

LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

[Incorporated June, 1852. Commenced business June, 1852.]

JOHN TODD, *Chairman.**General Manager,* GEORGE STEWART.*Office at Manchester.**Attorney to accept service, W. H. ELLISON, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Ledger value.
Great Eastern Railway Debenture Bonds, ...	\$50,000 00
Lancashire and Yorkshire Railroad, ...	50,000 00
Manchester, So. Junc. and Alk. Railroad, ...	50,000 00
Midland Railway, ...	75,000 00
Cambrian Railway Debenture Stock, ...	53,450 00
London and North-Western Railway Preferred Stock, ...	110,000 00
Midland Railway Stock, ...	52,500 00
Birmingham Wagon Co.'s Bonds, ...	10,000 00
Metropolitan Carriage Co.'s Bonds, ...	5,000 00
Birmingham Corporation Bonds, ...	5,000 00
Manchester Corporation Bonds, ...	10,000 00
Mersey Dock Board Bonds, ...	100,000 00
London and Manchester Plate-Glass Co.'s Bonds, ...	75,000 00
Ebbw. Vale Co.'s Bonds, ...	100,000 00
United States Bonds, ...	205,326 90
Canadian Bonds, ...	119,125 00
	\$1,070,401 90

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Cambrian Railway Stock, ...	\$8,400 00	\$9,000 00
North-Eastern Railway Stock, ...	8,290 00	6,961 50
Brighton Railway Stock, ...	55,185 00	25,000 00
North-Eastern Railway Stock, ...		
	\$71,875 00	\$40,961 50

Cash Loans:—

Loaned on personal security, ...	\$3,860 00
Loaned on life policies, ...	61,158 50
	\$65,018 50

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, ...	\$316,312 77
Loans on mortgages of real estate (first liens), including interest due or accrued thereon, ...	636,720 15
<i>Amount carried forward, ...</i>	\$953,032 92

<i>Amount brought forward,</i>	\$953,032 92
Ledger value of stocks, bonds and securities owned by the Company, ...	1,070,401 90
Cash loans on collateral security, ...	40,961 50
Other cash loans, ...	65,018 50
Cash deposited in various banks, ...	99,236 53
Interest due and accrued (not included above), ...	29,255 65
Premiums in course of collection, ...	306,618 00
Gross present Assets, ...	<u>\$2,564,525 00</u>

LIABILITIES.

Claimed, reported and supposed losses, ...	\$139,305 45
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, ...	293,257 50
Life and annuity reserve funds, ...	1,207,599 35
Cash dividends to stockholders, declared and unpaid, ...	58,061 25
Gross present Liabilities, except Capital Stock, ...	<u>1,698,223 55</u>
Surplus as regards Policy-holders, ...	\$866,301 45
Paid-up Capital, ...	<u>730,700 00</u>
Surplus over Capital, ...	<u>\$135,601 45</u>

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

*Office, No. 36 Pine Street, New York.**Manager, JOSEPH L. LORD.*

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$200,000 00	\$232,500 00
“ “ Funded Debt Bonds, ...	100,000 00	112,000 00
	<u>\$300,000 00</u>	<u>\$344,500 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the Company, ...	\$344,500 00
Cash deposited in Ninth National Bank, ...	46,123 28
Premiums in course of collection (net), ...	31,834 11
Gross present Assets, ...	<u>\$422,457 39</u>
<i>Amount carried forward,</i>	<u>\$422,457 39</u>

Amount brought forward, ... \$422,457 39

LIABILITIES.

Adjusted losses and claims, unpaid, ...	\$4,528 01	
Claimed, reported and supposed losses, ...	9,026 00	
Losses disputed or resisted, including expenses thereon, ...	7,950 00	
Total am't of losses and claims, —————		\$21,504 01
Amount required to re-insure all outstanding risks, ...		200,154 42
All other debts and obligations; viz., State and local taxes, ...		1,000 00
Gross present Liabilities, ...	—————	222,658 43
Surplus, ...		\$199,798 96

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May, 1836. Commenced business June, 1836.]

THOMAS BROCKLEBANK, *President.* Secretary, HENRY THOMSON.

Office, No. 1 Dale Street, Liverpool.

Attorney to accept service, CHARLES E. GUILD, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securites owned by the Company:—

	Par value.	Market value.
London and North-Western Railway Stock,		
Ordinary, ...	\$44,477 50	\$68,272 96
South-Eastern Railway Preferred Stock, . . .	376,100 00	460,722 50
" " 5 per cent. Preference		
Stock, 1861, ...	25,000 00	25,625 00
" " 5 per cent. Preference		
Charing Cross Stock, ...	50,000 00	55,500 00
" " Debenture Stock, ...	34,650 00	38,885 00
" " Preference Stock, 1864, ...	5,000 00	5,550 00
Midland Railway 500 £20 Preference shares, . .	35,000 00	39,687 50
North-Eastern Railway 5 per cent. Pref. Stock,	130,000 00	135,200 00
" " 6 per cent. Darlington		
B and C Stock, ...	30,000 00	40,500 00
Great Western Railway 5 per cent. Consolidated Preference Stock, ...	303,625 00	337,023 75
North British 4 per cent. Consolidated Preference Stock, ...	36,250 00	30,812 50
<i>Amounts carried forward, ...</i>	<i>\$1,070,102 50</i>	<i>\$1,237,779 21</i>

<i>Amounts brought forward, . . .</i>	\$1,070,102 50	\$1,237,779 21
London and South-Western 5 per cent. Preference Stock, ...	150,000 00	169,500 00
Furness 6 per cent. Preference Stock, ...	50,000 00	65,500 00
“ 8 per cent. Preference Stock, ...	21,500 00	36,980 00
Great Eastern 4½ per cent. Preference Stock, ...	110,000 00	103,675 00
Great Northern 5 per cent. Permanent Preferred Stock, ...	21,700 00	24,521 00
Great Northern Irredeemable Pref. Stock, ...	7,500 00	8,475 00
Brecon and Merthyr 5 per cent. A Debenture Stock, ...	42,590 00	42,590 00
Potteries, Shrewsbury and North Wales 5 per cent. Debenture Stock, ...	7,500 00	7,500 00
Mold and Denbigh Perpetual B Debenture St'k, ...	5,250 00	5,250 00
North Staffordshire 5 per cent. Pref'ce Stock, ...	193,870 00	217,134 39
Manchester, Sheffield and Lincoln 4¾ per cent. Preference Stock, ...	105,000 00	110,775 00
Manchester 3,000 £10 5 per cent. Redeemable Preference Shares, ...	150,000 00	155,625 00
Shrewsbury and Hereford 6 per cent, Rent Charge Stock, ...	39,850 00	53,795 00
South-Eastern Ordinary Preference Stock, ...	90,000 00	111,600 00
Great Eastern Debenture B Stock, ...	215,000 00	242,950 00
“ “ “ A Stock, ...	100,000 00	114,000 00
Great Western Debenture Stock, ...	125,000 00	146,250 00
“ “ Rent Charge Stock, ...	126,600 00	146,220 00
South Devon Rent Charge Stock, ...	168,750 00	187,310 00
London, Chatham and Dover Arbitration Deb. Stock, ...	163,540 00	165,175 00
London, Chatham and Dover Arbitration Pref. Stock.	5,410 00	3,405 00
London, Chatham and Dover Ordinary Stock, ...	5,410 00	1,240 00
West Hartlepool Railway Stock, ...	90,000 00	64,438 12
British Government 3 per cent. Consols, ...	1,292 46	1,292 46
Great Eastern Railway 4½ per cent. Debentures, ...	198,300 00	198,300 00
North-Eastern Railway 4 per cent. Debentures, ...	20,000 00	20,000 00
Great Western Railway 4¼ per ct. Debentures, ...	10,000 00	10,000 00
Great Eastern Railway 5 per cent. Debentures, ...	27,004 83	27,004 83
London and Blackwall Railway 4½ per cent. Debentures, ...	75,000 00	75,000 00
Metropolitan Railway 4½ per cent. Debentures, ...	125,000 00	125,000 00
Ipswich Dock Commissioners 5 per cent. Debentures, ...	67,500 00	67,500 00
Wear Navigation and Sunderland Docks, 4¾ per cent. Debentures, ...	102,375 00	102,375 00
Mersey Dock and Harbor Board Bonds, ...	768,594 48	768,594 48
Birkenhead Gas and Water Bonds, ...	12,725 61	12,725 61
Trust and Loan Co. of Upper Canada Bonds, ...	50,000 00	50,000 00

\$4,522,364 88 \$4,879,480 10

Securities held as Collateral for Cash Loans:—

	Amount loaned.
Railway Debentures, ...	\$556,070 69

Cash Loans:—

Loaned on life policies, ...	\$408,273 58
“ “ life interests, annuities and reversions, ...	182,650 98
	\$590,924 56

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, ...	\$99 56
Annuities, life and reversionary interests purchased by the Company, ...	843,826 27
Property in the hands of trustees abroad, ...	5,437,821 98
Furniture and sundries, ...	\$18,761 19
	\$6,281,747 81

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, ...	\$2,956,731 65
Loans on mortgages of real estate, ...	4,702,083 69
Cash market value of stocks, bonds and securities owned by the Company, ...	4,879,480 10
Cash loans on collateral security, ...	556,070 69
Other cash loans, ...	590,924 56
Cash on hand in the office of the Company, ...	2,755 34
Cash deposited in various banks, ...	491,634 60
Interest due and accrued (not included above), ...	105,814 06
Premiums in course of collection (net), ...	603,667 02
All other assets and property, ...	\$18,761 19 6,281,747 81
Gross present Assets, ...	21,170,909 52

LIABILITIES.

Total amount of losses and claims, ...	\$995,000 00
Amount required to re-insure all outstanding risks, taken at fifty per cent. of premiums received on unexpired fire risks, not re-insured,*	2,695,788 96
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...	296,277 44
Life and annuity reserve funds, ...	12,503,042 23
Cash dividends to stockholders, declared and unpaid, ...	7,653 36
Amounts carried forward, ...	\$16,497,761 99 21,170,909 52

* The Company estimate this liability \$2,097,640.56, being one-third of the premiums received during the year.

<i>Amounts brought forward,</i>	\$16,497,761 99	21,170,909 52
All other debts and obligations; viz., bills payable, \$318,818.94; amount at credit of Trustees for stock sold, \$482,700; sundry working accounts, \$938,993.27, ...	1,740,512 21	
Gross present Liabilities, except Capital Stock, ...	— — — — —	18,238,274 20
Surplus as regards Policy-holders, ...	\$2,932,635 32	
Paid-up Capital, ...	1,958,760 00	
Surplus over Capital, ...	\$973,875 32	

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON
AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

Office, No. 45 William Street, New York.

Resident Manager, ALFRED PELL, New York.

DETAILED STATEMENT OF ASSETS.

Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$575,000 00	\$659,200 00
“ “ 10-40 Bonds, ...	185,000 00	205,350 00
“ “ 6 per cent. Currency Bonds, . .	305,000 00	338,550 00
South Carolina 6 per cent. State Bonds, . .	20,000 00	4,000 00
Alabama 5 per cent. State Bonds, ...	10,000 00	5,000 00
Mississippi State Warrants, ...	20,000 00	16,000 00
	\$1,115,000 00	\$1,228,100 00

Cash Loans:—

Loaned on life policy, ...	\$2,223 65
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SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$424,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon, . .	1,032,400 00
Cash market value of bonds and securities owned by the Company, ...	1,228,100 00
Cash loans, ...	2,223 65
Cash deposited in various banks, ...	328,164 32
Premiums in course of collection (net), ...	284,101 67
Premium notes taken for marine and inland risks, not yet due, ...	13,682 51
Gross present Assets, ...	\$3,312,672 15
<i>Amount carried forward,</i>	\$3,312,672 15

Amount brought forward, ... \$3,312,672 15

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$150,000 00
Losses disputed or resisted, including expenses thereon, ...	131,194 17
Amount required to re-insure all outstanding risks, ...	1,508,935 19
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...	296,559 47
Life and annuity reserve fund, ...	114,760 72
Gross present Liabilities, ...	2,201,449 55
Surplus, ...	\$1,111,222 60

LONDON ASSURANCE CORPORATION, LONDON, ENG.

[Incorporated 1720. Commenced business 1720.]

EDWIN GOWER, *Governor.* Secretary, JOHN PHILIP LAURENCE.

Office, No. 7 Royal Exchange, London.

Attorney to accept service, AUGUSTUS N. CURRIER, Worcester.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Ledger value.
British Government Stock, ...	£410,000 0 0	£369,000 0 0
East India Co.'s Stock, ...	25,000 0 0	50,000 0 0
United States 5-20 Bonds of 1867, ...	45,000 0 0	40,948 4 2
Canadian Consolidated 5 per cent. Stock, ...	10,300 0 0	10,300 0 0
Canada Dominion Stock, ...	20,521 18 4	20,521 18 4
Madras Railway Co.'s Stock, ...	7,000 0 0	7,000 0 0
Turkish Bonds, 4 per cent. guaranteed by		
England and France, ...	24,200 0 0	24,200 0 0
London City Bonds, ...		23,000 0 0
Great Eastern Railway Debentures, ...		67,000 0 0
Lancashire and Yorkshire Debentures, ...		17,000 0 0
Salisbury and Yeovil Debentures, ...		30,000 0 0
York and North Midland Debentures, ...		10,000 0 0
Bombay, Baroda and Central India Debentures, ...	326,100 0 0	5,200 0 0
Eastern Bengal Debentures, ...		5,500 0 0
East Indian Debentures, ...		57,300 0 0
Great Indian Peninsular Debentures, ...		17,500 0 0
Madras Debentures, ...		72,100 0 0
Oude and Rohilcund Debentures, ...		1,500 0 0
Shropshire Union Railway Debentures, ...		20,000 0 0
India Government Debentures, ...	26,500 0 0	26,500 0 0
Government Life Annuities, ...	—	6,563 0 0
	£894,621 18 4	£881,133 2 6

Cash Loans :—

Loaned on security of life policies of the Company, . . . £35,515 0 0

All other Assets and Property owned by the Company :—

Policy stamps on hand, ... Cash value.
£175 2 3

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon, ...	£1,696,089 14 2
Ledger value of stocks, bonds and securi- ties owned by the Company, ...	881,133 2 6
Cash loans, ...	35,515 0 0
Cash on hand in the office of the Company, ...	114 16 4
Cash deposited in various banks, ...	69,425 1 6
Interest due and accrued (not included above), ...	2,702 12 3
Premiums in course of collection, ...	53,698 12 4
Premium notes taken for fire, marine and life risks, not yet due, ...	5,782 10 5
All other assets and property, ...	175 2 3
Gross present Assets, ...	£2,744,636 11 9

LIABILITIES.

Net amount of unpaid losses, ...	£79,163 11 11
Amount required to re-insure all outstand- ing risks,*	116,755 0 0
Life and annuity reserve fund, ...	1,486,184 5 2
Cash dividends to stockholders, declared and unpaid, ...	234 0 0
All other debts and obligations; viz., un- paid income tax, £126 3 4; unpaid annuities, £236 6 6; clerk's savings fund, £3,247 19 9, ...	3,610 9 7
Gross present Liabilities, except Cap- ital Stock, ...	1,685,947 6 8
Surplus as regards Policy-holders, ...	£1,058,689 5 1
Paid-up Capital, ...	448,275 0 0
Surplus over Capital, ...	£610,414 5 1

* Estimated by the Company. The amount of premiums received on outstanding risks not returned.

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION OF LONDON, ENG.

Office, No 88 Wall Street, New York.

Managers, FRAME, HARE AND LOCKWOOD.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$325,000 00	\$379,650 00
“ “ 6 per cent. Bonds of 1881, . . .	125,000 00	146,250 00
	<u>\$450,000 00</u>	<u>\$525,900 00</u>

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the Company, ...	\$525,900 00	
Cash deposited in Merchants' Marine Bank, . . .	35,238 27	
Gross present Assets, ...	<u>—————</u>	\$561,138 27

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$8,000 00	
Amount required to re-insure all outstanding risks, ...	245,067 76	
Gross present Liabilities, ...	<u>—————</u>	253,067 76
Surplus, ...		<u>\$308,070 51</u>

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated 1809. Commenced business 1809.]

DAVID SMITH, *General Manager.* Secretary, JOHN OGILVIE.
Offices, No. 61 Threadneedle Street, London,; 64 Princes Street, Edinburgh.

Attorney to accept service, WILLIAM B. SEARS, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, ...	\$1,085,000 00	£218,505 10 10
“ “ 10-40 Bonds, ...	350,000 00	71,542 19 6
“ “ Currency Bonds, ...	225,000 00	46,068 15 0
Illinois State Bonds, ...	18,000 00	3,086 5 5
Alabama State Bonds, ...	10,000 00	1,755 0 0
Virginia State Bonds, ...	50,000 00	4,500 0 0
Tennessee State Bonds, ...	20,000 00	2,250 0 0
South Carolina State Bonds, ...	20,000 00	3,150 0 0
Amount carried forward, ...		<u>£350,858 10 9</u>

<i>Amount brought forward,</i>	.	.	.	.	.	£350,858	10	9
Baden Government Bonds,	.	.	fl.	60,000	00	4,336	2	8
Wurtemberg Government Bonds,	.	.	fl.	40,000	00	2,676	5	1
Royal Prussian Loan,	.	.	th.	10,000	00	1,296	6	0
Saxon 4 per cent. Loan,	.	.	th.	12,000	00	1,633	9	10
“ 3 per cent. Loan,	.	.	th.	9,000	00	997	14	4
Loban Zettan Railway Stock,	.	.	th.	35,000	00	4,087	17	5
Italian Rentes,	.	.	L.	176,000	00	3,732	4	0
Great Eastern Railway,	.	.	£.	8,000	00	8,720	0	0
Buenos Ayres Railway,	.	.	£.	20,000	00	20,000	0	0
1053 shares North British and Mercantile Insurance Company,	.	.				£19,480.		
						£398,338	10	1

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Spanish Stock,	£1,337 0 0	} £57,500 0 0
Erie Consolidated Stock,	9,425 0 0	
United States Bonds,	3,045 0 0	
Boston City Bonds,	10,550 0 0	
Massachusetts State Bonds,	10,600 0 0	
Illinois State Bonds,	6,875 0 0	
Railroad Mortgage,	580 0 0	
United States 5-20 Bonds,	13,266 0 0	} 16,500 0 0
Baltimore and Ohio Railroad Stock,	7,000 0 0	
United States 5-20 Registered Bonds,	18,000 0 0	
20 shares North British and Mercantile Insurance Company,	480 0 0	205 0 0
£81,158 0 0		£74,205 0 0

All other Assets and Property owned by the Company :—

	Cash value.
Rents due and accrued,	£80 12 10
Due from other companies, for re-insurance on losses paid,	5,307 9 4
Deposited at Rio de Janeiro,	927 1 8
Due from branches and agencies (Home),	84,710 16 1
Due from branches, agencies and bankers (Foreign),	189,118 19 2
Bills receivable,	1,677 2 6
£281,822 1 7	

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company,	£186,212 7 9
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,	4,589 8 8

Amount carried forward, . . . £190,801 16 5

<i>Amount brought forward,</i> . . .	£190,801	16	5
Cash market value of stocks, bonds and securities owned by the Co.,	£19,480	398,338	10 1
Cash loans on collateral security,		74,205	0 0
Cash on hand in the office of the Company,		469	17 4
Cash deposited in various banks,		29,868	17 4
Interest due and accrued (not included above), ...		2,674	6 3
Premiums in course of collection,		14,763	14 10
All other assets and property,		281,822	1 7
Gross present Assets,		£992,944	3 10

LIABILITIES.

Adjusted losses and claims, unpaid,	} £86,660	15	3
Claimed, reported and supposed losses,			
Losses disputed or resisted, including expenses thereon,			
Amount required to re-insure all outstanding risks,*		264,771	14 4
Cash dividends to stockholders, declared and unpaid,		1,237	2 10
Bills payable,		27,924	16 5
All other debts and obligations; viz., cash received for policies not yet issued, £2,073 3 2; directors' fees, £289 5 0; due for for'n re-insurances, £22,898 0 3,		25,260	8 5
Gross present Liabilities, except Capital Stock, ...		405,854	17 3
Surplus as regards Policy-holders,		£587,089	6 7
Paid-up Capital,		250,000	0 0
Surplus over Capital,		£337,089	6 7

* Estimated by the Company at one-third of the premiums received during the year. The amount of premiums received on outstanding risks not returned.

UNITED STATES BRANCH OF THE NORTH BRITISH AND
MERCANTILE INSURANCE COMPANY OF
LONDON AND EDINBURGH.

Office, Nos. 112 and 114 Broadway, New York.

Associate Manager, CHARLES E. WHITE.

Bonds and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$835,000 00	\$965,230 00
“ “ 6 per cent. Currency Bonds, . . .	225,000 00	256,500 00
Illinois 6 per cent. Coupon Bonds, . . .	18,000 00	17,100 00
Alabama 8 per cent. “ “ . . .	10,000 00	6,000 00
So. Carolina 6 per ct. Registered Bonds (old), . . .	20,000 00	5,000 00
Tennessee 6 per cent. Funded Coupon Bonds, . . .	6,000 00	3,660 00
“ “ “ Bonds, . . .	20,000 00	12,200 00
Virginia Consols, 6 per cent. Registered, . . .	37,300 00	18,650 00
“ Deferred Certificates, . . .	18,700 00	2,057 00
	\$1,190,000 00	\$1,286,397 00

All other Assets and Property owned by the Company:—

Office furniture, ... \$7,983 25

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Bonds and securities owned by the Company,	\$1,286,397 00
Cash in the United States Branch of the Co., .	309 93
Cash deposited in various banks, . . .	313,633 36
Premiums in course of collection, . . .	36,773 22
Bills receivable, not matured, taken for fire risks, ...	2,711 06
All other assets and property, . . .	\$7,983 25
Gross present Assets, ...	\$1,639,824 57

LIABILITIES.

Adjusted losses and claims, un- paid, ...	\$5,417 94
Claimed, reported and supposed losses, ...	39,155 61
Losses disputed or resisted, in- cluding expenses thereon, . . .	31,700 00
Total am't of losses and claims,	\$76,273 55
Amount required to re-insure all outstanding risks, ...	800,101 57
Gross present Liabilities, ...	876,375 12
Surplus, ...	\$763,449 45

QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated August, 1858. Commenced business August, 1858.]

JAMES MONCRIEFF WILSON, *Manager*.*Office, Queen Insurance Building, Liverpool.**Attorney to accept service, A. J. MERCER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company :—

	Par value.	Ledger value.
United States 6 per cent. Bonds, ...	\$520,000 00	£109,594 18 6
Alabama Bonds, ...	10,000 00	1,287 0 7
Canadian 5 per cent. Stock, ...	£10,500 0 0	10,658 18 9
New Dominion 6 per cent. Stock, ...	20,000 0 0	20,700 0 0
Birkenhead Gas and Water Bonds, ...	3,000 0 0	3,000 0 0
Mersey Dock and Harbor Board Bonds, ...	12,424 12 3	12,097 10 9
City of Melbourne Bonds, ...	5,000 0 0	5,120 0 0
“ Geelong Bonds, ...	2,000 0 0	2,000 0 0
“ Dunedin Bonds, ...	1,200 0 0	1,270 0 0
British Government 3 per cent. Consols, ...	5,000 0 0	4,587 10 0
Bombay, Baroda & Cent'l India Railway, ...	5,000 0 0	5,123 12 3
Great Indian Peninsular Railway, ...	5,000 0 0	5,025 13 9
Great Western Railway 5 per cent. Stock, ...	10,000 0 0	11,225 0 0
Oceanic Steamship Company's Debentures, ...	20,000 0 0	20,000 0 0
		£211,690 4 7

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
100 shares National Steam Company, ...	£1,550 0 0	£1,000 0 0
65 “ Pacific Steam Company, ...	4,875 0 0	3,720 0 0
22 “ “ “ “	1,650 0 0	1,300 0 0
1650 “ Queen Ins. Co. (promis'y note and equitable mortgages held as collat- eral security,)	2,206 17 6	2,000 0 0
London and North-Western Railway Stock, ...	2,352 7 9	1,850 0 0
10 shares Great Western Rail'y of Canada, } \$1,000 United States Bonds, ... }	1,974 2 6	1,500 0 0
	£14,608 7 9	£11,370 0 0

Other Cash Loans :—

Mortgage, &c., of reversions and life interests, ...	£9,855 0 0
Life policies, ...	8,646 3 8
Personal security with collaterals, ...	16,430 3 6
	£34,931 7 2

All other Assets and Property owned by the Company :—

	Cash value.
Rents due and accrued, ...	£2,674 0 0
Due from other companies for re-insurance on losses paid, ...	14,633 0 9
Office furniture at home and branch offices, ...	£2,477 8 0
	£17,307 0 9

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . .	£125,073	10	6
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	117,504	1	7
Ledger value of stocks, bonds and securities owned by the Company, . . .	211,690	4	7
Cash loans on collateral security, . . .	11,370	0	0
Other cash loans, ...	34,931	7	2
Cash on hand in the office of the Co., . . .	97	7	3
Cash deposited in various banks, . . .	48,688	6	2
Interest due and accrued (not included above), ...	1,631	7	4
Premiums in course of collection, . . .	37,753	2	6
All other assets and property, £2,477 8 0	17,307	0	9
Gross present Assets, ...	£606,046 7 10		

LIABILITIES.

Adjusted losses and claims, unpaid, ...	£32,932	14	6
Claimed, reported and supposed losses, ...			
Losses disputed or resisted, including exp's thereon, ...	2,013	11	8
Total amount of losses and claims, ...	£34,946	6	2
Less re-insurance, ...	3,140	19	0
Net am't of unpaid losses, ...	£31,805	7	2
Amount required to re-insure all outstanding risks, taken at 50 per cent. of net prem's received on unexpired fire risks, ...	53,131	14	6
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...	2,093	15	3
Life and annuity reserve fund, ...	192,208	4	4
Cash dividends to stockholders, declared and unpaid, ...	245	11	0
All other debts and obligations, including foreign drafts not matured (£100,000), ...	103,731	1	4
Gross present Liabilities, except Capital Stock, ...	383,215 13 7		
Surplus as regards Policy-holders, ...	£222,830	14	3
Paid-up Capital, ...	179,800	0	0
Surplus over Capital, ...	£43,030 14 3		

* Total value of property mortgaged, ... £196,879 5 0
Amount of insurance held as collateral, ... 108,349 19 9

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

*Office, 216 Broadway, New York.**Manager, WILLIAM H. ROSS.*

DETAILED STATEMENT OF ASSETS.

Bonds and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$720,000 00	\$839,700 00
Alabama 5 per cent. Certificates, . . .	10,000 00	7,000 00
	\$730,000 00	\$846,700 00

All other Assets and Property owned by the Company:—

Office furniture, ...	\$3,330 13
-----------------------------	------------

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds and securities

owned by the Company, ...	\$846,700 00
Cash deposited in the National Park Bank, . .	50,962 16
Interest due and accrued (not included above),	333 33
Premiums in course of collection, ...	19,331 18
All other assets and property, ...	\$3,330 13
Gross present Assets, ...	\$917,326 67

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$41,312 91
Losses disputed or resisted, including expenses thereon, ...	14,328 37
Amount required to re-insure all outstanding risks, ...	535,838 77
Due and accrued for rents, ...	1,333 33
Gross present Liabilities, ...	592,813 38
Surplus, ...	\$324,513 29

ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May 31, 1845. Commenced business June 13, 1845.]

JOHN H. McLAREN, *Manager and Secretary.**Office, No. 1 North John Street, Liverpool.**Attorney to accept service, CHARLES H. COLE, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.			Ledger value.		
United States 6 per cent. Bonds of 1881, .	£31,250	0	0	£30,185	4	3
“ “ 6 per cent. Bonds of 1874, .	35,625	0	0	33,492	10	6
“ “ 6 per ct. Bonds, Registered, .	143,750	0	0	137,798	9	3
“ “ 5 per ct. 10-40 Bonds, Reg'd, .	38,541	13	4	29,048	3	4
Alabama 8 per cent. Bonds, ...	2,083	6	8	1,413	3	8
Reduced 3 per cent. Annuities, ...	30,000	0	0	28,013	16	3
India 5 per cent. Bonds, ...	100,000	0	0	100,000	0	0
Canadian Consolidated 5 per cent. Stock, .	11,000	0	0	31,242	7	3
Canada Dominion Stock, ...	19,927	16	8			
Great Western Railway Debenture Bond, .	1,600	0	0	1,578	19	7
Great Eastern Railway Mortgage 4½ per cent. Debenture, ...	5,000	0	0	5,000	0	0
Cheshire Lines Committee Mort. Deeds, .	30,000	0	0	29,850	0	0
Lancashire and Yorkshire 4 per cent. Debenture Stock, ...	1,000	0	0	1,000	0	0
London and North-Western Debenture Stock, ...	10,000	0	0	9,950	0	0
North Staffordshire Railway Bond, . . .	2,400	0	0	2,400	0	0
North Union Railway “A” Stock, . . .	9,055	0	0	31,226	2	9
South-Eastern Guaranteed 4½ per cent. Preference Stock, ...	7,000	0	0			
Lancashire and Yorkshire 6 per ct. Stock, .	780	0	0			
Chester and Holyhead Railway Stock, . .	49,000	0	0	24,312	8	6
South-Eastern fixed 4½ per cent. Consolidated Stock, ...	10,000	0	0	10,362	10	0
Lancaster and Carlisle Railway Stock, . .	17,000	0	0	55,306	13	0
Lancaster and Carlisle 4½ per cent. Preference Stock, ...	2,000	0	0			
London and North-Western Railway Stock, .	600	0	0			
London and North-Western Perpetual 5 per cent. Preference Stock, ...	10,000	0	0			
London and North-Western Perpetual 4 per cent. Preference Stock, ...	5,665	0	0			
London and North-Western St. Helens “A” Stock, ...	1,000	0	0	26,220	0	2
London and North-Western Merthyr Preference Stock, ...	24,600	0	0			
<i>Amounts carried forward, ...</i>	£598,877	16	8	£588,400	8	6

<i>Amounts brought forward, . . .</i>	£598,877	16	8	£588,400	8	6
South-Eastern Railway $4\frac{1}{2}$ per cent. Pref.						
Stock, No. 3, ...	25,000	0	0	} 47,041	9	3
Birkenhead Railway Stock, ...	25,000	0	0			
Great Northern Railway 5 per cent. Per-						
manent Preference Stock, ...	30,810	0	0	} 34,433	2	6
Midland "D" 5 per cent. Preference Stock, ...	3,600	0	0			
Furness 8 per cent. Preferential Stock, ...	13,760	0	0		22,253	11 10
North-Eastern Railway $4\frac{1}{2}$ per cent. Pref.						
Stock, ...	8,500	0	0	} 30,594	9	11
No.-East. R'wy West Hartlepool Pref. Stock, ...	7,500	0	0			
North-Eastern R'wy 5 per cent. Preference						
Stock, 1866, ...	6,778	0	0			
North-Eastern R'wy $4\frac{1}{2}$ per cent. Prefer-						
ence Stock, 1865, ...	10,000	0	0			
Midland Railway "D" }	35,478	0	0	} 49,083	18	4
" " "A" } 5 per ct. Pref. Stock, ...	10,225	0	0			
" " "B" }	1,808	0	0			
Lancashire and Yorkshire Railway $4\frac{1}{2}$ per						
cent. Stock, 1861, ...	2,000	0	0		1,920	12 9
London and North-Western Railway St.						
Helens "D" $4\frac{1}{2}$ per cent. Stock, ...	200	0	0	} 269	15	3
London and North-Western Railway St.						
Helens "E" $4\frac{1}{2}$ per cent. Stock, ...	100	0	0			
London and South-Western 5 per cent.						
Preference Stock, 1866, ...	20,000	0	0	} 28,028	11	9
London and South-Western $4\frac{1}{2}$ per cent.						
Preference Stock, 1865, ...	8,795	0	0			
Shrewsbury and Hereford Railway Rent						
Charge Stock, ...	4,050	0	0		5,066	4 10
Great Western Railway Consolidated Guar-						
anteed Stock, ...	13,100	0	0		13,378	11 6
North-Eastern Railway Stocton and Dar-						
lington "B and C" Stock, ...	1,600	0	0		2,085	6 9
London and North-Western Railway White-						
haven Junction Stock, ...	1,580	0	0		3,475	4 4
London and North-Western Railway Cock-						
ermouth and Workington Stock, ...	600	0	0		1,319	14 2
London and North-Western Railway						
Merthyr 5 per cent. Preference Stock, ...	1,416	0	0		1,571	10 6
Shrewsbury and Hereford Railway 6 per						
cent. Rent Charge Stock, ...	3,860	0	0		5,204	14 10
Great Western Railway Consolidated Pref-						
erence Stock, ...	12,680	0	0		14,054	15 1
Great Western Railway Consolidated Pref-						
erence Stock, ...	25,000	0	0		28,140	11 3
North Staffordshire 5 per cent. Preference						
Stock, ...	30,000	0	0		33,122	19 0
<i>Amounts carried forward, . . .</i>	£902,317	16	8	£909,445	12	4

<i>Amounts brought forward, . . .</i>	£902,317 16 8	£909,445 12 4
North Staffordshire and River Dun Co. Consolidated Ordinary Stock, . . .	1,910 0 0	2,054 12 4
North Staffordshire and River Dun 4 per cent. Guaranteed Stock, . . .	2,000 0 0	1,748 17 0
North Staffordshire and River Dun Irre- deemable 5 per cent. Pref. Stock, 1872, .	50,780 0 0	53,319 0 0
Great Eastern Railway East Anglian "B" 6 per cent. Stock, . . .	900 0 0	5,280 1 7
Great Eastern Railway Eastern Counties 6 per cent Stock, . . .	2,405 0 0	
Great Eastern Railway Eastern Counties 5 per cent. Stock, No. 1, . . .	1,000 0 0	
Great Eastern Railway Eastern Counties 6 per cent. Guaranteed Stock, . . .	4,500 0 0	5,848 13 4
South-Eastern Railway 5 per cent. Pref. Charing Cross, 1863, . . .	3,890 0 0	4,283 16 8
South-Eastern Railway 5 per cent. Per- petual Pref. Stock, 1864, . . .	3,600 0 0	3,974 17 10
South-Eastern Railway New 5 per cent. Stock, 1865, . . .	5,000 0 0	5,567 16 3
Midland Railway Bristol and Birmingham Consolidated 6 per cent. Stock, . . .	7,362 10 0	10,022 15 7
Manchester, Sheffield and Lincolnshire 5 per cent. Convertible Preference Stock, 1872, 20 per cent. paid, . . .	280 0 0	280 0 0
	£985,945 6 8	£1,001,826 2 11

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Toxteth Park Local Board of Health, .	£12,495 11 0	£12,495 11 0
Toxteth Park Burial Board, . . .	15,402 0 10	15,402 0 10
Wavertree Local Board, . . .	4,566 7 6	4,566 7 6
Bebington Burial Board, . . .	16,860 1 5	16,860 1 5
Corporation of Dorchester, . . .	1,878 8 1	1,878 8 1
Sefton Highway Board, . . .	3,699 18 7	3,699 18 7
Birkenhead Improvement Commissioners, .	27,639 5 4	27,639 5 4
Burton-on-Trent Improvement Commis- sioners, . . .	43,690 11 1	43,690 11 1
Corporation of Liverpool, . . .	45,854 9 0	45,854 9 0
Letherland Local Board, . . .	10,732 2 9	10,732 2 9
Prescot Highway Board, . . .	2,650 0 0	2,650 0 0
Ashbourne Local Board, . . .	950 8 9	950 8 9
Newton Heath Local Board, . . .	3,000 0 0	3,000 0 0
Childwall Highway Board, . . .	1,107 16 5	1,107 16 5
Holywell Local Board, . . .	1,666 13 4	1,666 13 4
Pensarn Local Board, . . .	1,712 10 0	1,712 10 0
Mersey Docks and Harbor Board Bonds, .	93,250 2 8	93,250 2 8

Amounts carried forward, . . . £287,156 6 9 £287,156 6 9

<i>Amounts brought forward, . . .</i>	£287,156	6	9	£287,156	6	9
London and St. Katharines' Docks Co., . . .	28,000	0	0	28,000	0	0
Sub-marine Telegraph Co.'s Stock, . . .	46,200	0	0	33,463	3	0
Liverpool Exchange Co.'s Debentures, . . .	9,106	0	0	9,106	0	0
City of London Corporation Bonds, . . .	3,800	0	0	3,369	16	10
4 Leeds and Liverpool Canal £100 shares, . . .	1,880	0	0	1,500	0	0
Loans on security of various British rail- way stocks and shares, ...	826,577	0	0	560,239	4	2
	£1,202,719	6	9	£922,834	10	9

All other Loans:—

						Cash value.
Loaned on life policies, with personal security, ...				£74,132	19	1

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unincumbered real estate owned by the Company, ...	£200,480	8	9			
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	68,875	0	0			
Ledger value of stocks, bonds and securi- ties owned by the Company, ...	1,001,826	2	11			
Cash loans on collateral security, ...	922,834	10	9			
Other cash loans, ...	74,132	19	1			
Cash on hand in the office of the Company, ...	420	11	11			
Cash deposited in various banks, ...	100,250	5	0			
Premiums in course of collection, ...	34,465	8	8			
Gross present Assets, ...				£2,403,285	7	1

LIABILITIES.

Net amount of unpaid losses, ...	£28,472	3	1			
Amount required to re-insure all outstand- ing risks, taken at 50 per cent. of net premiums received on unexpired fire risks,†	384,795	19	10			
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of prem- ium or deposit thereon, ...	4,767	3	11			
Life and Annuity Reserve Fund, ...	1,396,094	0	7			
Cash dividends to stockholders, declared and unpaid, ...	1,162	18	0			
Gross present Liabilities, except Cap- ital Stock, ...				1,815,292	4	6
Surplus as regards Policy-holders, ...				£587,993	2	7
Paid-up Capital, ...				289,095	0	0
Surplus over Capital, ...				£298,898	2	7

* Total value of property mortgaged, £178,500.

† The Company estimate this liability, £314,158, being at the rate of 40 per cent. of premiums received on yearly risks, and 50 per cent. of all others.

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL AND LONDON, ENGLAND.

Office, Devonshire Street, Boston.

Managers of New England Branch, FOSTER & COLE.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds, .	\$753,000 00	\$861,243 75
“ “ 5 “ Bonds, 1874, . .	171,000 00	188,741 25
“ “ 5 “ 10-40 Bonds, . .	185,000 00	205,350 00
“ “ 6 “ Bonds, 1881, . .	150,000 00	174,562 50
Alabama 8 per cent. Bonds, . . .	10,000 00	5,000 00
	\$1,269,000 00	\$1,434,897 50

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of bonds owned by the Company, ...	\$1,434,897 50
Cash deposited in Merchants' National Bank, New York, ...	70,636 75
Interest due and accrued (not included above), ...	32,674 93
Premiums in course of collection, ...	270,365 69
Gross present Assets, ...	\$1,808,574 87

LIABILITIES.

Adjusted losses and claims, unpaid, ...	} \$118,856 77
Claimed, reported and supposed losses, ...	
Losses disputed or resisted, including expenses thereon, ...	55,331 03
Amount required to re-insure all outstanding risks, ...	1,124,053 66
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, ...	19,578 62
Life and annuity reserve fund, ...	114,375 00
Gross present Liabilities, ...	1,432,195 08
Surplus, ...	\$376,379 79

SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW,
SCOTLAND.

[Incorporated August 8, 1865. Commenced business August 14, 1865.]

ALEX. CRUM, *Chairman.* *Manager and Sec'y*, FREDERIC J. HALLOWS.*Office, No. 133 West George Street, Glasgow.**Attorney to accept service, CHARLES E. LANE, Newton.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Ledger value.
United States 5-20 Bonds, 1887, . . .	£48,150 0 0	£45,150 14 7
North British Railway Company Preference Stock, No. 1, . . .	656 5 0	585 14 0
North British Railway Company Preference Stock, No. 2, . . .	1,000 0 0	870 0 0
Consolidated Lien Stock, . . .	357 10 0	293 16 0
Madras Railway Co. 5 per ct. Capital Stock, . . .	1,000 0 0	1,090 0 0
Glasgow and South-Western Railway Co. Perpetual Guaranteed Stock, No. 1, . . .	10 0 0	13 15 0
Caledonian Railway Company Scottish Midland Pref. Stock, . . .	400 0 0	553 14 9
Young's Parafine Light and Mineral Oil Company Debenture Bonds, . . .	2,000 0 0	2,000 0 0
City and Suburban Gas Co.'s Annuities, . . .	150 0 0	300 14 9
Colombo Gas and Water Company's Debenture Bonds, . . .	500 0 0	500 0 0
100 shares Scottish Commercial Insurance Company, . . .	£110 0 0	
	£54,223 15 0	£51,358 9 1

Securities held as Collateral for Cash Loans:—

	Par value.	Loaned thereon.
Abersyth and Welsh Coast Railway Co. 5 per cent. Preference Stock, . . .	£16,670 0 0	} £16,666 13 4
Brecon and Merthyr Tydfil Railway Co. 5 per cent. Preference United Stock, . . .	4,500 0 0	
Clyde Navigation Company's Bond, . . .	300 0 0	100 0 0
“ “ “ “ . . .	250 0 0	} 650 0 0
Glasgow Improvement Trust Co.'s Bond, . . .	500 0 0	
Scottish Commercial Ins. Co.'s Shares, . . .	—	1,644 0 0
	£22,220 0 0	£19,060 13 4

Other Cash Loans—

Loaned on life policies with personal security, . . . £2,424 7 4

All other Assets and Property owned by the Company:—

Office furniture, . . . £793 5 1

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . .	£11,112	18	5
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	9,458	3	7
Ledger value of stocks, bonds and securities owned by the Company, £110 0 0	51,358	9	1
Cash loans on collateral security, . . .	19,060	13	4
Other cash loans, ...	2,424	7	4
Cash on hand in the office of the Co., . .	43	6	2
Cash deposited in various banks, . . .	15,643	6	8
Interest due and accrued (not included above), ...	495	5	7
Premiums in course of collection, . . .	29,953	18	0
All other assets and property, £793 5 1			
Gross present Assets, ...	£139,550 8 2		

LIABILITIES.

Total amount of losses and claims, ...	£7,800	0	0
Less salvage claims, ...	1,500	0	0
Net am't of unpaid losses, —————	£6,300	0	0
Amount required to re-insure all outstanding risks,†	26,231	0	0
Life annuity and reserve funds, ...	14,097	18	7
Cash dividends to stockholders, declared and unpaid, ...	6	6	5
Due and accrued for rents, salaries and other miscellaneous expenses, ...	219	13	11
Gross present Liabilities, except Capital Stock, ...	46,854 18 11		
Surplus as regards Policy-holders, ...	£92,695	9	3
Paid-up Capital, ...	80,000	0	0
Surplus over Capital, ...	£12,695	9	3

* Total value of property mortgaged, ... £12,610 18 1

† Estimated by the Company. The amount of premiums received on outstanding risks not returned.

UNITED STATES BRANCH OF THE SCOTTISH COMMERCIAL
INSURANCE COMPANY, OF GLASGOW, SCOTLAND.

Office, No. 176 Broadway, New York.

Resident Manager, JAMES M. RANKIN, New York.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, 1867, .	\$250,000 00	\$287,500 00
“ “ 6 per cent. Reg'd Bonds, 1881, .	85,000 00	98,706 25
	\$335,000 00	\$386,206 25

SUMMARY OF ASSETS, DECEMBER 31, 1873.

United States Bonds owned by the Company, .	\$386,206 25
Cash on hand in the office of the Company, .	2,289 12
Cash deposited in the Merchants' Nat'l Bank, .	4,435 76
Premiums in course of collection, . . .	22,608 85
Gross present Assets, ...	
	\$415,539 98

LIABILITIES.

Adjusted losses and claims, un-	
paid, ...	\$2,985 45
Claimed, reported and supposed	
losses, ...	3,000 00
Total am't of losses and claims, .	\$5,985 45
Less re-insurance, ...	6 72
Net amount of unpaid losses, . . .	
	\$5,978 73
Amount required to re-insure all outstanding	
risks, ...	74,164 21
Due and accrued for rents, salaries and other	
miscellaneous expenses, ...	8,929 71
All other debts and obligations; viz., State and	
local taxes, \$686.09; return prem's, \$82.37, .	768 46
Gross present Liabilities, ...	
	89,841 11
Surplus, ...	
	\$325,698 87

WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated 1851. Commenced business 1851.]

JOHN McMURRICH, *President.* *Secretary,* FRED'K G. C. LOVELACE.*Managing Director,* BERNARD HALDAN.*Office, Toronto, Canada.**Attorney to accept service,* ALFRED MACY, *Nantucket.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities owned by the Company :—

	Par value.	Market val. estim'd in Canad'n cur'ncy.
Town of Barrie Bonds, ...	\$20,000 00	\$18,000 00
Township of Hawick Bonds, ...	15,000 00	13,800 00
City of Hamilton Bonds, ...	6,980 00	5,375 00
Town of Lindsay Bonds, ...	16,000 00	13,120 00
Village of Orillia Bonds, ...	12,500 00	10,312 00
Town of Owen Sound Bonds, ...	34,500 00	31,385 00
Village of Port Perry Bonds, ...	6,000 00	5,400 00
Township of St. Vincent Bonds, ...	3,000 00	2,790 00
Town of Stratford Bonds, ...	12,880 00	13,202 00
Town of Strathroix Bonds, ...	30,000 00	25,200 00
City of Toronto Bonds, ...	30,893 34	29,039 00
Village of Uxbridge Bonds, ...	10,000 00	8,750 00
Town of Whitby Bonds, ...	37,500 00	34,500 00
Town of Windsor Bonds, ...	2,500 00	2,375 00
250 shares Canadian Bank of Commerce, ...	12,500 00	15,625 00
250 " Ontario Bank, ...	10,000 00	10,950 00
625 " Royal Canadian Bank, ...	25,000 00	24,625 00
Building and Loan Association (Deposit), ...	10,000 00	10,000 00
360 shares Imperial Building, Saving and In- vestment Co., ...	24,482 60	24,933 00
198 shares Imperial Building, Saving and In- vestment Co.'s New Stock, ...		
	\$319,735 94	\$299,381 00
Reduced to American currency at 110, ...		\$329,319 10

All other Assets and Property owned by the Company :—

	Cash value.
Rents due and accrued, ...	\$275 00

SUMMARY OF ASSETS, DECEMBER 31, 1873.

Cash market value of unencumbered real estate owned by the Company, ...	\$23,939 46
Loans on mortgage of real estate (first liens), including interest, ...	98,458 45
<i>Amount carried forward, ...</i>	<i>\$122,397 91</i>

<i>Amount brought forward,</i>	\$122,397 91
Cash market value of stocks, bonds and securities,	329,319 10
Cash deposited in various banks,	68,552 08
Amount due from agents for premiums collected during the year,	2,079 17
Premium notes taken for marine and inland risks, not yet due,	26,604 18
Premium notes taken for marine and inland risks, overdue and not paid, \$14,755.82; actual value thereof,	13,727 35
All other assets and property,	275 00
Gross present Assets,	\$562,954 79

LIABILITIES.

Losses and claims adjusted, but not yet due,	} \$29,115 15
Claimed, reported and supposed losses, not yet adjusted,	
Claims for losses disputed or resisted,	
Cash dividends to stockholders, declared and unpaid,	975 51
Amount required to re-insure all outstanding risks,	192,257 21
All other debts and obligations; viz., commissions,	3,520 00
Gross present Liabilities, except Capital Stock,	225,867 87
Surplus as regards Policy-holders,	\$337,086 92
Paid-up Capital,	222,696 17
Surplus over Capital,	\$114,390 75

ABSTRACT OF ANNUAL STATEMENTS.

	COMMERCIAL UNION.		HAMBURG BREMEN.	
	HOME OFFICE, London.	UNITED STATES BRANCH.	HOME OFFICE, Hamburg.	UNITED STATES BRANCH.
CAPITAL STOCK.				
Whole amount of outstanding capital, actually paid up in cash, ...	£250,000 0 0	—	£160,000 00 ^s	—
ASSETS.				
Gross present Assets, ¹	£1,025,212 6 9	£544,739 12	781,125 54	£340,721 29
LIABILITIES.				
Gross present Liabilities, ¹	£642,416 11 11	£315,497 79	£469,942 48	£173,078 16
INCOME.				
Cash actually received for fire premiums, ...	£270,080 6 6	£656,637 16	£229,968 01	£342,350 70
for interest on mortgages of real estate, ...	231,875 1 10	—	—	—
for interest and dividends from other sources, ...	40,598 3 10	—	19,210 00	6,532 27
from all other sources, ...	159 19 5	—	2,016 30	1,445 77
Gross Cash Income, ...	£542,713 11 7 ^s	£656,637 16	£251,194 31	£350,358 19
EXPENDITURES.				
Cash actually paid during the year for fire losses, ...	£191,943 12 1	£352,776 15	£91,584 63	£158,249 26
for marine losses, ...	206,813 18 5	—	—	—
for dividends to stockholders, ...	31,250 0 0	—	13,120 00	—
for brokerage and commissions on premiums, ...	48,779 15 7	98,495 57	60,435 21	70,130 99
for salaries and pay of officers and employes, ...	35,234 1 2	41,231 88	36,110 42	4,746 71
for State and local taxes, ...	—	11,073 72	—	3,344 48
for office, agency and incidental expenses, ...	9,354 14 0	—	—	17,972 14
Gross Cash Expenditures, ...	£523,376 1 3 ^s	£503,577 32	£201,250 26	£254,443 58

MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	£55,872,293	0	0	£69,376,811 00	£76,967,768 00	£32,268,898 00
premiums charged or receivable thereon, . . .	243,073	0	0	811,443 12	420,964 63	373,790 84
marine risks written during the year, . . .	20,860,818	0	0	—	—	—
premiums charged or receivable thereon, . . .	142,784	0	0	—	—	—
fire risks terminated during the year, . . .	— ⁴	— ⁴	—	58,049,194 00	66,272,085 00	23,679,090 00
marine risks terminated during the year, . . .	— ⁴	— ⁴	—	—	—	—
fire risks outstanding at end of year, . . .	50,285,064	0	0	39,371,320 00	41,044,567 00	23,001,364 00
marine risks outstanding at end of year, . . .	7,096,941	0	0	—	—	—
notes received during the year for fire risks, and not paid, . . .	—	—	—	—	—	—
notes received during the year for marine risks, and not paid, . . .	—	—	—	—	—	—
cash dividends declared since Company commenced business, . . .	— ⁴	— ⁴	—	—	—	—
cash dividends on capital stock declared during the year, . . .	31,250	0	0	—	26,560 00	—
Company's stock owned by directors (par value), losses incurred during the year, . . .	— ⁴	— ⁴	—	300,274 34	91,584 63	— ⁴
MASSACHUSETTS BUSINESS.						
Whole amount of fire risks written during the year, . . .	—	—	—	£5,795,317 00	—	£1,887,141 00
marine risks written during the year, . . .	—	—	—	—	—	—
fire premiums received during the year, . . .	—	—	—	105,548 99	—	26,328 86
marine premiums received during the year, . . .	—	—	—	—	—	—
fire losses paid during the year, . . .	—	—	—	90,134 14	—	31,398 05
marine losses paid during the year, . . .	—	—	—	—	—	—
losses incurred during the year, . . .	—	—	—	96,785 23	—	27,025 26

¹ See Detailed Statements, page 376, *et seq.*² In addition to this amount the Company received £73,453 8 6 for life premiums, and £1,389 8 0, annuities.³ In addition to this amount the Company paid £13,945 3 11 for death losses; £2,445 5 7, commissions on life premiums; £6,647 12 2, salaries and expenses in life department; and £10,528 8 7 for surrenders, endowments, annuities, etc.⁴ Not returned.⁵ Since increased to \$323,413.

	IMPERIAL FIRE.		LANCASHIRE.	
	HOME OFFICE, London.	UNITED STATES BRANCH.	HOME OFFICE, Manchester.	UNITED STATES BRANCH.
CAPITAL STOCK.				
Whole amount of outstanding capital, actually paid up in cash, ...	£700,000 0 0	-	\$730,000 00	-
ASSETS.				
Gross present Assets, ¹	£1,379,405 8 1	\$904,496 64	\$2,564,525 00	\$422,457 39
LIABILITIES.				
Gross present Liabilities, ¹	£567,514 6 5	\$579,062 77	\$1,698,223 55	\$222,658 43
INCOME.				
Cash actually received for fire premiums, ...	£718,846 14 2	\$974,551 76.	\$879,776 31	\$434,173 89
for interest on mortgages of real estate, ...	} 44,454 7 8	-	-	-
for interest and dividends from other sources, ...		1,883 02	42,742 60	-
from all other sources, ...		-	-	-
Gross Cash Income, ...	£763,443 17 4	\$976,434 78 ⁵	\$922,518 91	\$434,173 89
EXPENDITURES.				
Cash actually paid during the year for fire losses, ...	£472,342 4 9	\$929,373 76	\$573,956 50	\$269,332 23
for marine losses, ...	-	-	-	-
for dividends to stockholders, ...	60,000 0 0	-	91,337 50	-
for brokerage and commissions on premiums, ...	113,252 6 8	139,677 31	- 95,549 50	79,226 16
for salaries and pay of officers and employees, ...	27,401 1 2	100,960 52	89,206 86	-
for State and local taxes, ...	7,355 5 1	36,952 01	-	6,805 16
for office, agency and incidental expenses, ...	88,687 14 9 ³	90,445 04	-	10,141 34
Gross Cash Expenditures, ...	£769,038 12 5	\$1,296,508 64	\$850,050 36	\$305,504 89

MISCELLANEOUS.

Whole amount of fire risks written during the year, .
 premiums charged or receivable thereon, . . .
 marine risks written during the year, . . .
 premiums charged or receivable thereon, . . .
 fire risks terminated during the year, . . .
 marine risks terminated during the year, . . .
 fire risks outstanding at end of year, . . .
 marine risks outstanding at end of year, . . .
 notes received during the year for fire risks, and
 not paid, . . .
 notes received during the year for marine risks,
 and not paid, . . .
 cash dividends declared since Company com-
 menced business, . . .
 cash dividends on capital stock declared during
 the year, . . .
 Company's stock owned by directors (par value),
 losses incurred during the year, . . .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .
 marine risks written during the year, . . .
 fire premiums received during the year, . . .
 marine premiums received during the year, . . .
 fire losses paid during the year, . . .
 marine losses paid during the year, . . .
 losses incurred during the year, . . .

£718,846	14	2	— ⁴	\$109,881,533	86
	—	—	—	1,206,119	92
	—	—	— ⁴	144,098,132	10
	—	—	— ⁴	81,404,232	27
	—	—	—	—	—
	—	—	—	1,732	48
	—	—	—	—	—
1,790,400	0	0	—	\$947,062	00
	—	—	— ⁴	91,337	00
24,975	0	0	—	100,400	00
472,342	0	0	—	573,956	00
				290,836	24
				\$5,686,319	00
			—	—	—
			—	61,427	95
			—	—	—
			—	404,377	83
			—	—	—
			—	76,706	64
			—	—	—
				50,889	35
				132,347	33

¹ See Detailed Statements, page 381, *et seq.* ² Profit on sale of investments. ³ Bad debts charged off, £477 17 4; agency expenses, £72,632 3 0; office expenses, £12,145 16 8; subscription to fire-engine, £2,234 5 5; law expense, £1,197 12 4. ⁴ Not returned.

⁵ In addition to this amount, a remittance of \$172,422.53 was received from the home office.

	LIVERPOOL AND LONDON AND GLOBE.		LONDON ASSURANCE.	
	HOME OFFICE, Liverpool.	UNITED STATES BRANCH.	HOME OFFICE, London.	UNITED STATES BRANCH.
CAPITAL STOCK.				
Whole amount of outstanding capital, actually paid up in cash, ...	\$1,958,760 00	-	£448,275 0 0	-
ASSETS.				
Gross present Assets, ¹	\$21,170,909 52	\$3,312,672 15	£2,744,636 11 9	\$561,138 27
LIABILITIES.				
Gross present Liabilities, ¹	\$18,238,274 20	\$2,201,449 55	£1,685,947 6 8	\$253,067 76
INCOME.				
Cash actually received for fire premiums, ...	\$6,292,921 73	\$3,127,871 83	£180,460 8 8	\$424,988 65
for marine premiums, ...	-	-	113,387 19 4	-
for interest on mortgages of real estate, ...	} 316,848 00 ²	112,198 95	} 113,034 3 8	-
for interest and dividends from other sources, ...		-		4,259 03
from all other sources, ...		37,187 55 ¹⁰	390 0 0 ⁵	-
Gross Cash Income, ...	\$6,609,769 73	\$3,277,258 33 ⁹	£407,272 11 8 ⁶	\$429,247 68
EXPENDITURES.				
Cash actually paid during the year for fire losses, ...	\$5,357,468 94	\$1,980,234 35	£116,689 11 4	\$210,329 03
for marine losses, ...	-	-	89,562 1 3	-
for dividends to stockholders, ...	-	-	107,586 0 0	-
for brokerage and commissions on premiums, ...	1,527,324 58 ³	457,171 39	30,020 7 3	49,703 42
for salaries and pay of officers and employes, ...	} 51,099 36	183,414 44	33,054 18 4	32,504 82
for State and local taxes, ...		46,346 85	2,753 9 11	15,373 21
for office, agency and incidental expenses, ...		181,838 51	15,256 11 4 ⁷	45,691 18
Gross Cash Expenditures, ...	\$6,935,892 88	\$2,849,005 54 ¹¹	£394,922 19 5 ⁸	\$353,601 66

	NORTH BRITISH AND MERCANTILE.			QUEEN.		
	HOME OFFICE, Edinburgh.	UNITED STATES BRANCH.		HOME OFFICE, Liverpool.	UNITED STATES BRANCH.	
CAPITAL STOCK.						
Whole amount of outstanding capital, actually paid up in cash, ...	£250,000 0 0	-		£179,800 0 0	-	
ASSETS.						
Gross present Assets, ¹	£992,944 3 10	\$1,639,824 57		£606,046 7 10	\$917,326 67	
LIABILITIES.						
Gross present Liabilities, ¹	£405,854 17 3	\$876,375 12		£383,215 13 7	\$592,813 38	
INCOME.						
Cash actually received for fire premiums, ...	£794,315 3 1	\$1,421,051 27		£265,658 12 2	\$1,111,534 01	
for interest on mortgages of real estate, ...	} 36,679 0 1	-		-	-	
for interest and dividends from other sources, ...		81,286 81		18,296 4 6	17,773 02	
from all other sources, ...		3,210 63 ⁵			-	
Gross Cash Income, ...	£1,051,698 2 8	\$1,505,548 71		£283,954 16 8	\$1,129,307 03	
EXPENDITURES.						
Cash actually paid during the year for fire losses, ...	£504,365 16 11	\$949,192 85		£237,207 3 10	\$595,473 78	
for marine losses, ...	-	-		-	-	
for dividends to stockholders, ...	50,000 0 0	-		26,970 0 0	-	
for brokerage and commissions on premiums, ...	120,912 19 4	205,177 72		40,261 6 3	164,580 67	
for salaries and pay of officers and employes, ...	87,679 0 9	104,578 39			36,345 53	
for State and local taxes, ...	437 16 4	30,700 18		28,978 2 0	29,986 59	
for office, agency and incidental expenses, ...	265,330 7 5 ³	105,089 16			35,511 24	
Gross Cash Expenditures, ...	£1,028,726 0 9	\$1,394,738 30 ⁶		£333,416 12 1	\$861,897 81	

MISCELLANEOUS.									
Whole amount of fire risks written during the year, . . .									
premiums charged or receivable thereon, . . .									\$106,364,203 00
marine risks written during the year, . . .									1,290,413 52
premiums charged or receivable thereon, . . .									—
fire risks terminated during the year, . . .									—
marine risks terminated during the year, . . .									95,707,396 00
fire risks outstanding at end of year, . . .									—
marine risks outstanding at end of year, . . .									80,516,893 00
notes received during the year for fire risks, and not paid, . . .									—
notes received during the year for marine risks, and not paid, . . .									—
cash dividends declared since Company commenced business, . . .									—
cash dividends on capital stock declared during the year, . . .									—
Company's stock owned by directors (par value), losses incurred during the year, . . .									—
									114,977 0 0
									26,970 0 0
									29,789 0 0
									237,207 3 10
									5,500 00 ⁷
									577,511 00
MASSACHUSETTS BUSINESS.									
Whole amount of fire risks written during the year, . . .									
marine risks written during the year, . . .									\$9,107,233 00
fire premiums received during the year, . . .									—
marine premiums received during the year, . . .									117,804 65
fire losses paid during the year, . . .									—
marine losses paid during the year, . . .									92,259 69
losses incurred during the year, . . .									—
									101,234 69

¹ See Detailed Statements, page 395, *et seq.* ² Transfer fees, £40 15 0; profit on stocks sold, £457 2 6; premium reserve of 1871 now brought into acc't, £220,206 2 0.

³ Bad debts, £558 13 1; premium suspense account, £264,771 14 4.

⁶ In addition to this amount, \$126,986.63 was remitted to home office.

⁴ Not returned.

⁷ Directors in the United States.

	ROYAL.		SCOTTISH COMMERCIAL.	
	HOME OFFICE, Liverpool.	UNITED STATES BRANCH.	HOME OFFICE, Glasgow.	UNITED STATES BRANCH.
CAPITAL STOCK.				
Whole amount of outstanding capital, actually paid up in cash, ...	£289,095 0 0	-	£80,000 0 0	-
ASSETS.				
Gross present Assets, ¹	£2,403,285 7 1	\$1,808,574 87	£139,550 8 2	\$415,539 98
LIABILITIES.				
Gross present Liabilities, ¹	£1,815,292 4 6	\$1,432,195 08	£46,854 18 11	\$89,841 11
INCOME.				
Cash actually received for fire premiums, ...	£816,383 9 4	\$2,062,596 01	£67,818 3 6	\$142,752 34
for marine premiums, ...	-	-	-	-
for interest on mortgages of real estate, ...	41,485 18 1	69,000 00	3,309 15 8	22,444 82
for interest and dividends from other sources, ...	} -	-	6,434 13 9 ³	-
from all other sources, ...	} -	-	-	-
Gross Cash Income, ...	£857,869 7 5	\$2,131,596 01	£77,562 12 11 ⁴	\$165,197 16
EXPENDITURES.				
Cash actually paid during the year for fire losses, ...	£643,194 16 6	\$1,337,226 94	£44,391 8 0	\$7,898 65
for marine losses, ...	-	-	-	-
for dividends to stockholders, ...	38,546 0 0	-	3,599 15 0	-
for brokerage and commissions on premiums, ...	101,077 7 6	-	9,474 16 2	19,383 44
for salaries and pay of officers and employees, ...	43,168 18 8	444,719 01	8,370 11 0	15,955 21
for State and local taxes, ...	-	-	-	3,767 33
for office, agency and incidental expenses, ...	55,625 17 6	-	-	16,792 18
Gross Cash Expenditures, ...	£881,613 0 2	\$1,781,945 95	£65,836 10 2 ⁵	\$63,796 81

MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .
 premiums charged or receivable thereon, . . .
 marine risks written during the year, . . .
 premiums charged or receivable thereon, . . .
 fire risks terminated during the year, . . .
 marine risks terminated during the year, . . .
 fire risks outstanding at end of year, . . .
 marine risks outstanding at end of year, . . .
 notes received during the year for fire risks, and
 not paid, . . .
 notes received during the year for marine risks,
 and not paid, . . .
 cash dividends declared since Company com-
 menced business, . . .
 cash dividends on capital stock declared during
 the year, . . .
 Company's stock owned by directors (par value),
 losses incurred during the year, . . .

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, . . .
 marine risks written during the year, . . .
 fire premiums received during the year, . . .
 marine premiums received during the year, . . .
 fire losses paid during the year, . . .
 marine losses paid during the year, . . .
 losses incurred during the year, . . .

£217,037,600	0	0	£172,181,310	06	\$19,415,561	08
956,076	10	6	2,245,838	80	179,870	29
188,636,100	0	0	- ²	-	-	-
157,738,800	0	0	147,607,588	64	5,697,868	00
-	-	-	-	-	-	-
-	-	-	-	-	-	-
726,159	7	6	-	-	-	-
43,836	0	0	-	-	-	-
643,194	16	6	- ²	-	13,877	38
-	-	-	£21,939,233	00	\$2,815,339	00
-	-	-	320,073	25	31,550	71
-	-	-	242,025	93	5,496	83
-	-	-	263,520	05	8,184	77

¹ See Detailed Statements, page 402, *et seq.*

transfer fees, £17 10 0.

² Not returned.³ Profit on sale of investments, £702 3 9; premium on new issue of shares, £5,715; in addition to this amount, £4,936 13 11 was received from life department.⁵ In addition to this amount, £867 4 3 was expended for life claims and expenses.

	WESTERN ASSUR- ANCE. Toronto, Canada.	AGGREGATE.	
		HOME OFFICES, 1872.	U. S. BRANCHES, 1873.*
CAPITAL STOCK.			
Whole amount of outstanding capital, actually paid up in cash,	\$222,696 17	\$13,834,610 00	-
ASSETS.			
Gross present Assets, ¹	\$562,954 79	\$70,971,955 06	\$11,430,445 74
LIABILITIES.			
Gross present Liabilities, ¹	\$225,867 87	\$48,136,920 23	\$6,961,907 02
INCOME.			
Cash actually received for fire premiums,	\$364,419 08	\$22,970,476 05	\$11,062,926 70
for marine premiums,	227,819 00	1,726,315 00	227,819 00
for interest on mortgages of real estate,	}	}	}
for interest and dividends from other sources,			
from all other sources,			
Gross Cash Income,	\$618,455 81	\$27,706,052 95	\$11,674,214 75
EXPENDITURES.			
Cash actually paid during the year for fire losses,	\$231,833 63	\$17,073,685 07	\$7,021,920 63
for marine losses,	160,242 70	1,481,880 00	160,242 70
for dividends to stockholders,	29,905 76	1,694,217 50	29,905 76
for brokerage and commissions on premiums,	67,806 34	4,002,199 29	1,796,072 02
for salaries and pay of officers and employes,	60,082 63	1,299,862 28	579,820 13
for State and local taxes,	-	103,829 36	183,449 53
for office, agency and incidental expenses,	-	2,316,170 00	503,480 79
Gross Cash Expenditures,	\$549,871 06	\$27,971,843 50	\$10,274,891 56

MISCELLANEOUS.

Whole amount of fire risks written during the year,	•	•	\$27,486,587 00		\$1,128,438,403 91
premiums charged or receivable thereon, . . .	•	•	374,714 81		12,613,931 07
marine risks written during the year, . . .	•	•	15,648,985 00		15,648,985 00
premiums charged or receivable thereon, . . .	•	•	279,618 57		279,618 57
fire risks terminated during the year, . . .	•	•	28,136,942 00		1,030,296,833 27
marine risks terminated during the year, . . .	•	•	15,749,980 00		15,749,980 00
fire risks outstanding at end of year, . . .	•	•	22,362,515 00		798,684,143 00
marine risks outstanding at end of year, . . .	•	•	637,654 00		637,654 00
notes received during the year for fire risks, and not paid,	•	•	—		1,732 48
cash dividends declared since Company commenced business,	•	•	41,360 00		41,360 00
cash dividends on capital stock declared during the year, .	•	•	—		—
Company's stock owned by directors (par value), . . .	•	•	—		—
losses incurred during the year, . . .	•	•	—		—
					4,488,638 03

MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, . . .	•	•	\$698,438 00		\$100,985,406 05
marine risks written during the year, . . .	•	•	—		—
fire premiums received during the year, . . .	•	•	11,921 36		1,275,775 38
marine premiums received during the year, . . .	•	•	—		—
fire losses paid during the year, . . .	•	•	None.		1,321,464 38
marine losses paid during the year, . . .	•	•	—		—
losses incurred during the year, . . .	•	•	None.		1,099,384 77

¹ See Detailed Statement, page 410, *et seq.*² All the Companies not having returned answers to these interrogatories, no aggregate could be made.

* Including statement of home office of Western Assurance of Toronto.

INSURANCE COMPANIES

OF OTHER STATES AND FOREIGN COUNTRIES,

(EXCEPTING LIFE AND ACCIDENT COMPANIES),

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS
DONE AND TAX PAID BY EACH, FOR THE
YEAR ENDING OCTOBER 31, 1873.

EVERY AGENT OR SUB-AGENT of any Insurance Company not incorporated in this Commonwealth, is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each Company for which he proposes to act. The Certificate specifies the name of the Agent or Sub-Agent, and also the name of the Company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent Companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any Company not chartered in this State, should *decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any Company not named in the Certificate.*

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
ÆTNA, ...	Hartford, Conn.,	Adams, Coleman S.,	Framingham, .	\$285,727 00	\$4,346 36	\$86 93
		Allen, Asa, . . .	Holliston, . .	196,070 00	2,417 12	48 34
		Boltwood & Hall, .	Amherst, . . .	—	129 85	2 60
		Bush, A. L., . . .	Westfield, . .	334,368 18	4,007 03	80 14
		Carter, B. F., & Co.,	Newburyport, .	596,407 00	8,189 30	163 79
		Church, Henry C.,	Lowell, . . .	957,239 83	15,361 62	307 23
		Daggett, H. M., Jr.,	Attleborough, .	161,300 00	2,235 03	44 70
		Darling, Henry A.,	Hyde Park, . .	614,705 00	7,604 71	152 09
		Dunham, Perry, Flagg & Co., ...	North Adams, .	44,400 00	505 18	10 10
		Dunham, H. J., . .	Stockbridge, .	155,649 00	2,484 68	49 69
		Dunham, J. N., & Co.,	Pittsfield, . .	549,637 00	7,578 59	151 57
		Dutcher, Henry, . .	Sheffield, . .	95,025 00	1,142 85	22 86
		Easton & Milne, . .	Fall River, . .	382,735 00	5,421 45	108 43
		Fisher, M. M., . .	Medway, . . .	328,425 00	4,301 77	86 03
		Francis, Lysander M.,	Hinsdale, . .	17,200 00	321 00	6 42
		Gifford, James, . .	Provincetown, .	113,500 00	1,391 74	27 83
		Goodell, Walter S.,	Haverhill, . .	527,750 00	5,767 60	115 35
		Hall John T., . .	Plymouth, . .	312,660 00	4,091 15	81 82

ÆTNA (continued), .

Hartford, Conn., {

Hayward, E. H.,	Ayer,	\$30,850	00	\$489	68	\$9	79
Howland, F. P., & Sons,	Abington,	270,915	00	2,900	86	58	02
Hunt, Brothers,	Athol,	392,554	67	6,045	73	120	91
Hyde, James F. C.,	Boston,	327,125	00	3,584	86	71	69
Ingraham, W. H.,	Watertown,	76,700	00	1,545	06	30	90
Jennings, George,	Wellesley,	707,150	00	8,755	69	175	11
Johnson, R. B.,	Holyoke,	428,175	33	5,340	61	106	81
Kirkland, Harvey,	Northampton,	193,600	00	2,289	52	45	79
Ladd, Randolph E.,	Springfield,	1,883,038	50	23,856	18	477	12
Lane, Otis,	Ware,	97,170	00	1,512	18	30	24
Lyons, Samuel J.,	Greenfield,	590,921	67	6,181	39*	123	63
Mansfield, J. D.,	Wakefield,	71,725	00	889	40	17	79
Mercer & Goodrich,	Boston,	9,809,501	00	114,562	59	2,291	25
Merrill, Charles,	Malden,	391,259	00	5,730	52	114	61
Meserve, Clement,	Hopkinton,	107,530	00	1,170	00	23	40
Morris, E. F.,	Monson,	176,083	50	2,216	33	44	33
Nichols, Chas. S., & Co.,	Salem,	1,482,792	33	20,625	59	412	51
Parker, George G.,	Milford,	414,908	00	4,787	83	95	76
Parker, James O.,	Methuen,	115,510	00	1,734	92	34	69
Paul, Abram C.,	Stoughton,	116,200	00	1,303	67	26	07
Phillips, Elisha M.,	Southbridge,	197,336	65	2,756	34	55	13
Porter, B. T. H.,	Woburn,	396,600	00	6,768	35	135	36
Puffer, Loring W.,	N. Bridgewater,	696,175	00	10,759	85	215	19
Rawson, George S.,	Hudson,	134,050	00	1,893	02	37	86
Silsbee & Pickford,	Lynn,	790,060	00	13,031	71	260	63
Skerry, S. H., & Co.,	No. Brookfield,	353,222	00	5,075	88	101	52
Stacy, S. A., & Son,	Gloucester,	489,275	00	7,040	00	140	80
Stevens, C. G., & Son,	Clinton,	68,299	00	1,055	02	21	10
Swan, D. S., & Son,	Lawrence,	793,509	00	10,291	47	205	82
Tillinghast, Joseph S.,	New Bedford,	402,313	00	7,267	31	145	35
Underhay, John,	Holbrook,	67,685	00	727	73	14	55

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
ÆTNA (concluded),	Hartford, Conn.,	Upton & Willis,	Fitchburg,	\$184,884 00	\$4,020 46	\$80 41
		Upton, Daniel,	Adams,	50,312 00	846 82	16 94
		Washburn, J. D.,	Worcester,	2,014,918 00	31,181 83	623 62
		Whitney, E. C.,	Marlborough,	308,175 00	3,786 41	75 72
		Williams, S. A.,	Taunton,	720,618 00	8,906 88	178 14
				\$31,023,938 66	\$408,228 72	\$8,164 48
ÆTNA,	New York,	Jordan & Lovett,	Boston,	\$1,960,000 00	\$20,925 50	\$418 51
ALEMANNIA FIRE,	Cleveland, O.,	Brainard, J. C.,	Warren,	\$9,083 00	\$165 83	\$3 31
		Edwards & Paige,	Lowell,	14,166 00	255 57	5 11
		Gentlee, Thomas P.,	Manchester,	11,000 00	180 00	3 60
		Silsbee & Pickford,	Lynn,	—	63 61	1 27
				\$34,249 00	\$665 01	\$13 29
ALPS,	Erie, Pa.,	Bacon, Henry S.,	Milford,	\$8,400 00	\$102 34	\$3 07
		Briggs, Andrew S.,	Taunton,	9,185 00	245 67	7 36
		Bush, Andrew L.,	Westfield,	9,000 00	173 25	5 20
		Clapp, Lafayette,	Easthampton,	6,800 00	85 00	2 55
		Currier, F. C.,	Fitchburg,	28,212 00	380 21	11 41
		Dunham, J. N., & Co.,	Pittsfield,	74,350 00	1,240 44	37 21
		Edwards & Paige,	Lowell,	24,576 00	503 27	15 10
		Ellison, Hollis & Co.,	Boston,	435,461 00	7,323 44	219 70
		Frankle & Jenness,	Haverhill,	13,000 00	229 50	6 88
		Gentlee, Thomas P.,	Manchester,	13,100 00	120 50	3 61
		Hastings, W. B.,	Cambridge,	79,387 33	1,248 15	37 44

ALPS (continued), . . .	Erie, Pa., . . .	Howland, F. P., & Sons,	Abington, .	\$35,350 00	\$511 39	\$15 34
		Howland, S. A., .	Worcester, .	63,558 00	775 05	23 25
		Howland, S. D., .	Fall River, .	47,595 00	768 08	23 04
		James, Thomas M., .	New Bedford, .	-	203 33	6 10
		Ladd Brothers, .	Springfield, .	67,853 00	1,096 54	32 89
		Lawrence, S. E., .	Lawrence, .	2,700 00	45 00	1 35
		Merrill, E. S., .	Winchendon, .	5,450 00	112 90	3 38
		Parks, R. W., .	Holyoke, .	68,000 00	1,033 00	30 99
		Phillips, Elisha M., .	Southbridge, .	-	378 73	11 36
		Silsbee & Pickford, .	Lynn, .	-	1,038 81	31 16
AMAZON, . . .	Cincinnati, O., . . .	Turner, Walker & Co., .	Northampton, .	32,875 00	376 45	11 28
		Whitaker, E. D. & C. F., .	No. Adams, .	-	693 50	20 80
				\$1,024,852 33	\$18,684 55	\$560 47
		Almy, Charles, .	New Bedford, .	\$100,850 00	\$723 13	\$14 47
		Cardell & D'Evelyn, .	Lowell, .	10,500 00	187 50	3 75
		Chadwick, A. C., .	Lawrence, .	12,500 00	430 00	8 60
		Coney, H. M., .	Ware, .	3,750 00	66 56	1 33
		Cook, James, .	Lowell, .	22,918 00	364 64	7 29
		Derby, John H., .	Salem, .	7,000 00	147 50	2 95
		Footé, William H., .	Westfield, .	55,200 00	803 78	16 08
		Gilmore & Francis, .	Pittsfield, .	22,124 00	414 99	8 29
		Green, William S., .	Fall River, .	11,700 00	51 60	1 03
		Hastings, W. B., .	Cambridge, .	55,820 00	1,793 93	35 87
		Holmes & Gilmore, .	Springfield, .	127,600 00	1,903 50	38 07
		Howland, E. P., .	Worcester, .	13,042 00	303 28	6 06
		Howland, S. A., .	Worcester, .	4,000 00	125 00	2 50
		Kimball & Tolman, .	Lynn, .	6,000 00	90 63	1 81
		Lincoln, William, & Co., .	Warren, .	38,633 00	779 31	15 58
		Stearns, Brothers, .	Boston, .	1,171,967 00	14,488 51	289 77

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
AMAZON (continued),	{ Cincinnati, O., }	Turner, Walker & Co.,	Northampton,	\$6,600 00	\$102 81	\$2 05
		Warriner, S. C.,	Springfield,	9,150 00	380 18	7 60
		Washburn, J. P.,	Barnstable,	9,700 00	209 75	4 19
		Whitaker, E. D. & C. F.,	North Adams,	84,350 00	1,591 19	31 82
		Williams & Nims,	Greenfield,	4,500 00	75 00	1 50
		Wood, B. L.,	Taunton,	9,025 00	279 72	5 59
				\$1,786,929 00	\$25,312 51	\$506 20
AMERICAN CENTRAL,	{ St. Louis, Mo., }	Brown, Benjamin F.,	Charlestown,	\$63,315 00	\$1,553 37	\$31 07
		Carpenter, George O.,	Boston,	3,704,941 00	44,474 43	889 49
		Merrifield, H. K.,	Worcester,	217,874 75	4,177 50	83 55
		Putnam, F. M.,	Lynn,	12,750 00	223 30	4 46
		Warriner, S. C.,	Springfield,	104,324 00	1,109 29	22 18
				\$4,103,204 75	\$51,537 89	\$1,030 75
AMERICAN FIRE,	{ Philadelphia, Pa., }	Boltwood, Edmund,	Amherst,	-	\$113 20	\$3 39
		Brainard, J. C.,	Warren,	\$12,194 00	146 02	4 38
		Bush, A. L.,	Westfield,	25,700 00	368 62	11 06
		Carter, B. F., & Co.,	Newburyport,	26,100 00	470 86	14 12
		Colton, S. H.,	Worcester,	273,702 00	3,426 96	102 80
		Currier, E. B.,	Lawrence,	174,000 00	1,677 53	50 33
		Cushman, James M.,	Taunton,	51,100 00	626 93	18 80
		Foster & Cole,	Boston,	5,245,653 00	56,218 89	1,686 57
		Frankle & Jenness,	Haverhill,	149,400 00	1,628 98	48 86
		Hall, John T.,	Plymouth,	25,600 00	423 91	12 71

AMERICAN FIRE (con.), .	Philadelphia, Pa.,	{	Hall, Julius A., .	Amherst, .	\$16,250 00	\$230 00	\$6 90
			Holman, Silas, .	Fitchburg, .	40,550 00	484 81	14 54
			Howe, Samuel E., .	Pittsfield, .	70,438 00	1,269 02	38 07
			Howland, S. D., .	Fall River, .	72,275 00	861 12	25 83
			Hunt & Elliott, .	Lowell, .	90,900 00	1,584 98	47 54
			Johnson, Thomas H., .	Salem, .	209,300 00	2,568 32	77 04
			Johnson, Waldo, .	Webster, .	36,050 00	503 96	15 11
			Joyner, H. C., .	Gt. Barrington, .	32,900 00	476 50	14 29
			Laaws, Alfred, .	N. Bridgewater, .	52,400 00	738 50	22 15
			Nims, William N., .	Greenfield, .	26,250 00	351 62	10 54
			Parker, George G., .	Millford, .	42,050 00	452 35	13 57
			Peck & Pierce, .	Northampton, .	283,643 34	3,557 60	106 72
			Piper & Sawyer, .	Newburyport, .	10,000 00	106 62	3 19
			Porter, James M., .	Springfield, .	142,001 00	1,394 06	41 82
			Van Campen, H., .	New Bedford, .	145,750 00	1,946 15	58 38
			Washburn, J. P., .	Barnstable, .	53,000 00	807 96	24 23
			Whitaker, E. D. & C. F., .	North Adams, .	70,050 00	986 18	29 59
			Wilcox, C. T., .	Lawrence, .	47,850 00	584 00	17 52
					\$7,425,106 34	\$84,005 65	\$2,520 05
ARCTIC FIRE, . . .	New York,	{	Chapin, A. W., & Co., .	Springfield, .	\$38,550 00	\$478 05	\$9 56
			Fitch, Dana K., .	Worcester, .	126,678 00	2,150 08	43 00
			Howe, Samuel E., .	Pittsfield, .	32,687 00	567 61	11 35
			Whitcomb, Wm. H., & Co., .	Boston, .	1,091,833 66	12,954 09	259 08
					\$1,289,748 66	\$16,149 83	\$322 99

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
ARMENIA, ...	Pittsburg, Pa., ...	Cartwright & Swords, ...	Boston, ...	\$555,522 25	\$6,056 55	\$181 70
		Derby, John H., ...	Salem, ...	36,020 00	793 93	23 81
		Judd & Gray, ...	Springfield, ...	94,520 83	1,370 98	41 12
		Norwood John K., ...	Lawrence, ...	17,150 00	321 75	9 65
		Wallace, D. R., ...	Lowell, ...	14,900 00	127 40	3 82
ATLANTIC FIRE & MARINE,	Providence, R. I., ...			\$718,113 08	\$8,670 61	\$260 10
		Freeman & Vinton, ...	Boston, ...	\$1,123,226 00	\$10,673 90	\$213 47
		Johnson, William F., ...	Lynn, ...	101,925 00	1,686 65	33 73
		Ladd Brothers, ...	Springfield, ...	42,517 00	699 47	13 99
		Nichols, Chas. S., & Co., ...	Salem, ...	157,653 00	2,696 11	53 92
		Parks, L. C., ...	Worcester, ...	92,980 00	1,247 24	24 94
		Tillinghast, Joseph S., ...	New Bedford, ...	30,000 00	558 85	11 17
		Williams, S. A., ...	Taunton, ...	31,857 00	303 63	6 07
				\$1,580,158 00	\$17,865 85	\$357 29
ATLANTIC, ...	Brooklyn, N. Y., ...	Dunham, Perry, Flagg & Co., ...	North Adams, ...	\$45,000 00	\$636 92	\$12 73
		Freeman & Vinton, ...	Boston, ...	1,747,053 00	22,902 21	458 04
		Howland, E. P., ...	Worcester, ...	136,675 00	2,023 46	40 46
		James, Thomas M., ...	New Bedford, ...	71,472 00	1,526 44	30 53
		Judd & Gray, ...	Springfield, ...	30,934 00	525 40	10 51
		Lincoln, William, & Co., ...	Warren, ...	29,213 00	558 30	11 16
		Porter, James M., ...	Springfield, ...	139,071 25	2,499 00	49 98
		Remington, J. A., ...	Fall River, ...	229,115 84	3,089 16	61 78
		Robinson, R. B., ...	Westfield, ...	20,900 00	310 50	6 21

ATLANTIC (continued),	Brooklyn, N. Y., {	Turner, Walker & Co., Wood, B. L., . . .	Northampton, Taunton, . . .	\$28,800 00 56,793 83	\$438 71 1,394 43	\$8 77 27 89
ATLANTIC MUTUAL,	New York, . . .	Coffin, G. Winthrop,	Boston, . . .	\$2,535,027 92 \$20,176,044 00	\$35,904 53 \$368,648 03	\$718 06 \$7,372 96
ATLAS,	Hartford, Conn., {	Almy, Charles, Cardell & D'Evelyn, Chapin, A. W., & Co., Christie, Gilbert A., Elliott, William, Goodman, James, & Co., Howland, S. D., Johnson, Waldo, Macintire, S. A., Munroe, A. C., Norwood, John K., Phillips, Elisha M., Silsbee & Pickford, Washburn, Geo. A.,	New Bedford, Lowell, Springfield, Northampton, Greenfield, Boston, Fall River, Webster, Salem, Worcester, Lawrence, Southbridge, Lynn, So. Framingham,	\$29,200 00 54,525 00 33,750 00 24,675 00 8,000 00 306,483 33 15,200 00 4,000 00 28,850 00 25,600 00 15,800 00 3,750 00 32,900 00 3,500 00	\$901 47 995 62 680 75 304 67 227 50 5,393 00 245 57 69 50 472 83 463 24 240 00 42 10 722 67 58 75	\$18 03 19 91 13 61 6 08 4 55 107 86 4 91 1 39 9 45 9 26 4 80 84 14 45 1 17
BANGOR,	Bangor, Me., {	Archer, William, Cushman, James M., Field, George P., Fuller, R. B., Hastings, W. B., Jordan & Lovett, Judd & Gray, . . .	Salem, Taunton, Worcester, Boston, Cambridge, Boston, Springfield,	\$2,350 00 46,962 00 180,831 00 335,948 00 156,727 34 1,470,900 00 131,075 00	\$41 12 773 53 2,939 86 15,833 10 4,206 08 24,492 00 1,702 88	\$0 82 15 47 58 79 316 66 84 12 489 84 34 05

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
BANGOR (continued),	Bangor, Me.,	{ Lockey, J. M., Norwood, John K., Wallace, D. R.,	Leominster,	\$10,100 00	\$149 39	\$2 99
			Lawrence,.	118,417 50	2,565 21	51 30
			Lowell, . .	54,550 00	533 57	10 67
BLACK RIVER,.	Watertown, N.Y.,	{ Almy, Charles, Bacon, Henry S., Chadwick, A. C., Dunham, J. N., & Co., Goodman, James, & Co., Hastings, W. B., Holman, Silas, Holmes & Gilmore, Howland, S. A., Hunt & Elliott, James, Thomas M., Munroe, A. C., Peck & Pierce, Potter, A. G., Putnam, F. M., Remington, J. A., Robinson, R. B., Washburn, George A., Wood, B. L., . .		\$2,507,860 84	\$53,236 74	\$1,064 71
			New Bedford,	\$4,000 00	\$101 56	\$2 03
			Milford, . .	24,300 00	254 65	5 09
			Lawrence,.	22,800 00	600 60	12 01
			Pittsfield, .	89,000 00	1,474 07	29 48
			Boston, . .	838,244 83	12,963 84	259 27
			Cambridge,	33,652 00	819 95	16 39
			Fitchburg,	38,633 00	651 30	13 03
			Springfield,	192,618 00	2,489 86	49 79
			Worcester,	10,800 00	157 42	3 15
			Lowell, . .	35,990 00	768 97	15 37
			New Bedford,	37,800 00	536 96	10 73
			Worcester,	36,066 00	562 66	11 25
			Northampton,	38,895 00	752 48	15 05
			North Adams,	77,453 00	821 31	16 42
			Lynn, . . .	92,335 00	1,449 19	28 98
			Fall River,	64,115 63	1,033 54	20 67
			Westfield,	19,675 00	398 19	7 96
			Worcester & So.	91,372 00	1,566 34	31 32
			Framingham, .	30,896 83	715 95	14 32
			Taunton, . .			
				\$1,778,646 29	\$28,118 84	\$502 31

BREWERS' & MALTSTERS'	New York,	{ Kinsley, J. W., & Co., Stearns Brothers, .	. Boston, Boston,	\$1,489,818 00 1,055,015 00	\$19,702 32 12,926 61	\$394 05 258 53
BREWERS' FIRE,	Milwaukee, Wis.,	{ Almy, Charles, Judd, F. A., Phelps, Franklin S.,	. New Bedford, Springfield, Boston,	\$2,544,833 00 \$6,500 00 259,468 33 2,741,935 17	\$32,628 93 \$106 87 4,945 92 43,467 97	\$652 58 \$2 14 98 91 869 36
BUFFALO GERMAN,	Buffalo, N. Y.,	. Cartwright & Swords,	. Boston,	\$3,007,903 50	\$48,520 76	\$970 41
CAPITAL CITY,	Albany, N. Y.,	{ Freeman & Vinton, Howland, S. A., Root, A. B.,	. Boston, Worcester, Pittsfield,	\$541,085 00 \$364,662 00 47,200 00 9,300 00	\$5,343 02 \$3,729 40 887 52 94 15	\$106 86 \$74 59 17 75 1 88
CITIZENS',	St. Louis, Mo.,	. Carpenter, George O.,	. Boston,	\$421,162 00	\$4,711 07	\$94 22
CITIZENS',	Newark, N. J.,	{ Edwards & Machell, Fuller, W. A., Lincoln, William, & Co., Merrifield, H. K., Phelps, Franklin S.,	. Lawrence, Springfield, Warren, Worcester, Boston,	\$811,186 62 \$24,250 00 349,850 69 39,690 00 148,543 00 983,794 15	\$11,050 36 \$543 81 8,612 13 826 80 2,645 30 16,715 59	\$221 01 \$10 87 172 24 16 53 52 90 334 31
				\$1,546,127 84	\$29,343 63	\$586 85

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
CITIZENS',	New York,	{ Chapin, A. W., & Co., Elison, Hollis & Co., Lincoln, William, & Co.,	Springfield, Boston, Warren,	\$94,600 00	\$1,253 18	\$25 06
				2,905,657 00	27,391 98	547 84
				23,480 00	391 03	7 82
CITY FIRE,	New York,	Beattie, W. A.,	Boston,	\$3,023,737 00	\$29,036 19	\$580 72
				\$1,296,730 00	\$6,777 71	\$135 55
				\$174,388 00	\$2,810 67	\$56 21
CITY,	Providence, R. I.,	{ Brainard, J. C., Chadwick, A. C., Colton, S. H., Carrier, F. C., Gentlee, Thomas P., Hunt & Elliott, James, Thomas M., Kelley & Hineckley, Ladd, Randolph B., Porter, John W., Slade, John P., Young, Darius,	Warren, Lawrence, Worcester, Fitchburg, Manchester, Lowell, New Bedford, Taunton, Springfield, Boston, Fall River, Newton,	69,850 00	850 84	17 01
				159,924 00	2,271 58	45 43
				102,323 00	1,899 63	37 99
				69,709 00	990 38	19 81
				19,190 00	439 94	8 79
				14,250 00	1,295 40	25 91
				76,070 00	1,332 52	26 65
				73,300 00	1,245 35	24 91
				1,365,170 00	26,905 00	538 10
				57,570 00	953 70	19 07
				20,220 67	339 11	6 78
				\$2,201,964 67	\$41,334 12	\$826 66
CLAY FIRE AND MARINE,	Newport, Ky.,	{ Barnes, D. H., Chace, Oliver, Chaffee, J. C.,	Winchendon, Fall River, Lee,	\$3,500 00	\$43 75	\$1 09
				1,000 00	16 25	41
				19,200 00	357 50	8 93

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
COMMERCE,	Albany, N. Y.,	Briggs, Andrew S.,	Taunton, .	\$18,617 00	\$318 94	\$6 37
		Church, Henry C.,	Lowell, .	78,100 00	1,576 17	31 52
		Derby, John H.,	Salem, .	146,382 00	1,902 72	38 05
		Dunham, Perry, Flagg & Co.,	North Adams, .	11,471 00	164 65	3 29
		Fitch, Dana K.,	Worcester, .	265,354 50	4,027 35	80 55
		Gilman, F. L.,	New Bedford, .	71,000 00	1,253 11	25 06
		Goodell, Walter S.,	Haverhill, .	39,275 00	539 62	10 79
		Johnson, R. B.,	Holyoke, .	113,075 00	1,551 70	31 03
		Johnson, William F.,	Lynn, .	100,600 00	1,510 43	30 21
		Pyncheon, Joseph C.,	Springfield, .	162,374 00	2,559 86	51 20
		Remington, J. A.,	Fall River, .	116,775 00	1,684 15	33 68
		Sandys, Edwin F.,	Pittsfield, .	23,283 00	282 32	5 65
		Sears, W. B.,	Boston, .	1,168,250 00	13,528 93	270 57
		Stannard, J. H.,	Lawrence, .	88,800 00	1,253 80	25 08
				\$2,403,356 50	\$32,153 75	\$643 05
COMMERCIAL FIRE, .	New York, .	Dalton, Henry R.,	Boston, .	-	-	\$87 80
						\$1,830 53
COMMERCIAL UNION,	London, Eng.,	Alliger Brothers,	Boston, .	\$7,547,785 00	\$91,526 40	12 46
		Allison, Henry,	Fitchburg, .	45,000 00	623 00	30 75
		Chadwick, A. C.,	Lawrence, .	95,100 00	1,537 47	11 79
		Chaffee, J. C.,	Lee, .	47,900 00	589 94	60 43
		Derby, John H.,	Salem, .	171,300 00	3,021 87	59 51
		Fitch, Dana K.,	Worcester, .	203,341 00	2,975 56	21 21
		Frankle & Jenness,	Haverhill, .	84,900 00	1,060 62	22 81
		Gilmore & Francis, .	Pittsfield, .	85,120 50	1,140 96	

COM'L UNION (continued),	London, Eng.,	Hall, John T.,	Plymouth,	\$42,900 00	\$626 25	\$12 53
		Horton, James J.,	Attleborough,	15,725 00	187 30	3 75
		Howland, S. A.,	Worcester,	86,025 00	574 77	11 50
		Howland, S. D.,	Fall River,	13,000 00	235 50	4 71
		Hunt & Elliott,	Lowell,	86,300 00	1,620 87	32 41
		Ladd Brothers,	Springfield,	264,033 25	3,464 66	69 29
		Laws, Alfred,	N. Bridgewater,	27,700 00	392 75	7 85
		Newcomb, Alexander,	Tisbury,	6,000 00	144 00	2 88
		Pearson, J. L.,	West Amesbury,	6,272 00	188 16	3 76
		Peck & Pierce,	Northampton,	26,700 00	456 00	9 12
		Silsbee & Pickford,	Lynn,	98,300 00	1,884 38	37 69
		Van Campen, H.,	New Bedford,	94,700 00	1,421 84	28 44
		Washburn, George A.,	S. Framingham,	10,500 00	131 25	2 62
		Whitaker, E. D.,	North Adams,	96,400 00	1,466 14	29 32
		Williams, S. A.,	Taunton,	74,050 00	1,371 64	27 43
				\$9,229,051 75	\$116,641 33	\$2,332 79
CONNECTICUT FIRE,	Hartford, Conn.,	Allen, Asa,	Holliston,	\$24,850 00	\$235 25	\$4 70
		Allen, Horatio F.,	Newtonville,	21,500 00	348 45	6 97
		Appleton, Z. A.,	Rockport,	4,200 00	73 00	1 46
		Bennett, Clark,	Somerville,	54,100 00	629 34	12 58
		Bird, H.,	Cambridge,	135,844 00	2,567 19	51 34
		Brown, Benjamin F.,	Charlestown,	815,105 00	12,352 87	247 05
		Brown, I. J.,	Boston,	51,060 00	1,021 69	20 43
		Bugbee & Mack,	Lawrence,	56,294 00	664 86	13 30
		Chapin, A. W., & Co.,	Springfield,	36,750 00	521 03	10 42
		Clapp, Lafayette,	Easthampton,	22,325 00	227 19	4 54
		Coney, H. M.,	Ware,	30,175 00	304 94	6 09
		Darling, H. E.,	Boston,	6,460,475 00	49,822 79	996 45
		Dix, George L.,	Boston,	23,200 00	330 40	6 60

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
CONN. FIRE (continued),	Hartford, Conn.,	Farwell, R. E.,	Natick, .	\$74,510 00	\$846 34	\$16 93
		Faunce, George B.,	Boston, .	510,370 00	6,550 26	131 00
		Fay, Heman S.,	Marlboro', .	6,900 00	77 65	1 55
		Foster, Nathaniel, Jr.,	Boston, .	30,000 00	486 00	9 72
		Frankle & Jenness,	Haverhill, .	91,400 00	1,099 79	21 99
		Gentlee, Thomas P.,	Manchester, .	109,251 00	1,497 79	29 95
		Green, William S.,	Fall River, .	178,080 00	2,516 81	50 33
		Hamant, Charles, .	Medfield, .	22,050 00	428 25	8 57
		Hill, Philip E.,	Bridgewater, .	100,025 00	1,342 16	26 84
		Hunt & Elliott,	Lowell, .	102,150 00	1,407 68	28 15
		Jewett, Charles E.,	Georgetown, .	6,800 00	92 50	1 85
		Johnson, R. B.,	Holyoke, .	95,125 00	1,209 72	24 19
		Johnson, Waldo, .	Webster, .	15,990 00	307 68	6 15
		Johnson, William F.,	Lynn, .	265,510 00	3,807 03	76 14
		Kimball, D. W.,	Winchester, .	20,150 00	160 88	3 22
		Leonard & Lynam,	Westfield, .	37,100 00	324 61	6 49
		Marsh, S. P., .	Chelsea, .	86,400 00	1,143 86	22 88
		Meserve, Clement, .	Hopkinton, .	5,755 00	29 82	59
		Munroe, A. C.,	Worcester, .	70,922 00	1,026 52	20 53
		Newton, George H.,	Monson, .	7,600 00	90 55	1 81
		Nims, William N.,	Greenfield, .	4,000 00	55 00	1 10
		Nichols, Charles S., & Co.,	Salem, .	392,690 67	5,145 98	102 91
		Parker, George G.,	Milford, .	27,700 00	328 15	6 56
		Parks, R. W., .	Holyoke, .	6,700 00	104 00	2 08
		Peck & Pierce,	Northampton, .	44,925 00	1,008 85	20 17
		Plimpton, M. F.,	Fitchburg, .	40,100 00	637 74	12 75
		Porter, James M.,	Springfield, .	100,000 00	1,155 85	23 11
		Puffer, Loring W.,	N. Bridgewater, .	34,300 00	594 25	11 88

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
CONTINENTAL (con.),	New York,	Davis, E. P.,	Readville, .	\$26,350 00	\$408 75	\$8 17
		Dunham, H. J.,	Stockbridge, .	28,842 50	500 35	10 00
		Dunham, J. N., & Co.,	Pittsfield, .	183,386 00	1,913 44	38 27
		Fisher, M. M.,	Medway, .	110,400 00	1,637 52	32 75
		Foster & Cole,	Boston, .	2,465,818 50	27,035 67	540 71
		Gifford, Simon S.,	Provincetown, .	4,516 00	67 75	1 35
		Goodell, Walter S.,	Haverhill, .	104,900 00	1,064 00	21 28
		Gould, Jesse, .	Chelsea, .	71,176 00	919 22	18 38
		Hathaway, B. A.,	Plymouth, .	39,376 00	324 67	6 49
		Hayward, Sumner A.,	N. Bridgewater, .	64,000 00	844 00	16 88
		Hill, Philip E.,	Bridgewater, .	54,200 00	751 25	15 02
		Holbrook, Leander,	Milford, .	28,100 00	321 50	6 43
		Hollis, E. P.,	Natick, .	31,550 00	530 87	10 62
		Howland, Chas. A.,	Quincy, .	2,500 00	31 25	63
		Howland, F. P., & Sons,	Abington, .	49,700 00	642 50	12 85
		Hulbert, Amos G.,	Lee, .	34,215 00	371 50	7 43
		Johnson, R. B.,	Holyoke, .	80,600 00	890 29	17 81
		Joyner, H. C. .	Gt. Barrington, .	45,100 00	585 50	11 71
		Kendall, I. B.,	Charlestown, .	147,450 00	1,781 25	35 62
		Leonard & Lyman,	Westfield, .	87,950 00	1,010 76	20 22
		Lincoln, Wm., & Co.,	Warren, .	144,375 00	1,963 56	39 27
		Maynard, S. B.,	Marlborough, .	68,500 00	952 62	19 05
		Newman & Perrin,	Boston, .	374,950 00	4,656 20	93 12
		Osgood, O. F.,	Lowell, .	89,105 00	1,199 77	23 99
		Page, Chas. J.,	W. Roxbury, .	14,400 00	206 25	4 12
		Porter, Sam'l, .	Beverly, .	49,950 00	769 36	15 39
		Pynchon, Joseph C.,	Springfield, .	243,808 00	2,944 62	58 89
		Reed, E. M., .	Mansfield, .	44,950 00	572 13	11 44

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
EASTERN, ...	Bangor, Me.,	Baker, Ezra, . . .	Lynn, . . .	\$29,540 00	\$306 20	\$6 12
		Gilmore & Francis, . . .	Pittsfield, . . .	36,888 35	657 47	13 15
		Holmes & Gilmore, . . .	Springfield, . . .	28,245 00	407 47	8 15
		James, Thomas M., . . .	New Bedford, . . .	38,712 00	386 67	7 73
		Jordan & Lovett, . . .	Boston, . . .	1,665,893 00	22,079 50	441 59
EQUITABLE FIRE & MAR.,	Providence, R. I.,	Norwood, John K., . . .	Lawrence, . . .	29,700 00	603 56	12 07
		Turner, Walker & Co., . . .	Northampton, . . .	13,000 00	178 12	3 56
		Colton, S. H., . . .	Worcester, . . .	\$1,841,978 35	\$24,618 99	\$492 37
		Currier, F. C., . . .	Fitchburg, . . .	\$181,910 00	\$2,610 72	\$52 21
		Freeman & Vinton, . . .	Boston, . . .	95,455 00	1,844 83	36 89
EQUITABLE FIRE, ...	Nashville, Tenn.,	Johnson, William F., . . .	Lynn, . . .	1,726,307 00	21,016 00	420 32
		Lincoln, William, & Co., . . .	Warren, . . .	75,235 00	949 06	18 98
		Reed & Brother, . . .	Boston, . . .	4,667 00	36 59	73
		Tillinghast, Joseph S., . . .	New Bedford, . . .	82,319 00	1,833 00	36 66
				86,160 00	1,701 05	34 02
EXCHANGE FIRE, ...	New York,	Sears, W. B., . . .	Boston, . . .	\$2,252,053 00	\$29,991 25	\$599 81
		Cardell & D'Evelyn, . . .	Lowell, . . .	\$233,450 00	\$3,886 28	\$97 16
		Colton, S. H., . . .	Worcester, . . .	\$57,790 00	\$713 14	\$14 26
		Cook, James, . . .	Lowell, . . .	154,650 00	2,008 71	40 17
		Freeman & Vinton, . . .	Boston, . . .	59,087 00	893 44	17 87
EXCHANGE FIRE, ...	New York,	Holmes & Gilmore, . . .	Springfield, . . .	1,299,377 00	10,698 15	213 96
		Johnson, William F., . . .	Lynn, . . .	29,350 00	341 07	6 82
				96,900 00	1,628 12	32 56
				\$1,697,154 00	\$16,282 63	\$325 64

FAIRFIELD COUNTY FIRE, So. Norwalk, Ct.,	{	Barton, S. R., . . .	Webster, . . .	\$8,000 00	\$127 50	\$2 55
		Billings, H. W., . . .	Conway, . . .	36,000 00	299 34	5 99
	{	Cartwright & Swords,	Boston, . . .	1,503,673 00	17,529 91	350 60
		Christie, Gilbert A.,	Northampton,	90,030 00	1,056 02	21 12
	{	Cushman, James M.,	Taunton, . . .	30,957 00	613 40	12 27
		Dunham, H. J., . . .	Stockbridge,	35,525 00	767 50	15 35
	{	Dutcher, Henry, . . .	Sheffield, . . .	11,150 00	179 88	3 59
		Edwards & Machell,	Lawrence, . . .	36,900 00	602 22	12 04
	{	Edwards & Paige, . .	Lowell, . . .	51,725 00	808 73	16 17
		Gilmore & Francis,	Pittsfield, . . .	53,246 25	799 43	15 99
	{	Green, William S., . .	Fall River,	234,267 67	2,893 11	57 86
		Johnson & Morse, . .	Haydenville,	37,000 00	434 18	8 68
	{	Judd & Gray, . . .	Springfield,	183,990 83	2,356 51	47 13
		Lincoln, William, & Co.,	Warren, . . .	191,757 00	2,507 31	50 14
	{	Potter, A. G., . . .	North Adams,	57,100 00	708 24	14 16
		Rice, Peter, . . .	Worcester,	135,892 00	1,435 20	28 70
	{	Selkirk, A. W., . . .	Gt. Barrington,	32,552 00	553 04	11 06
		Silsbee & Pickford,	Lynn, . . .	77,000 00	1,394 77	27 89
	{	Sumner, M. P., . . .	Dedham, . . .	16,075 00	247 93	4 95
		Van Campen, H., . .	New Bedford,	68,112 50	1,376 26	27 52
	{	Wellington, H. H., . .	Adams, . . .	35,925 00	235 70	4 71
				\$2,926,878 25	\$36,926 18	\$738 47
FIRE ASSOCIATION, . . .	{	Archer, William, . . .	Salem, . . .	\$63,400 00	\$1,080 53	\$32 41
		Briggs, Andrew S., . .	Taunton, . . .	46,880 00	882 54	26 47
	{	Cheppu, Bucher & Co.,	Boston, . . .	2,699,652 00	32,696 79	980 90
		Church, Henry C., . .	Lowell, . . .	67,700 00	1,219 57	36 58
	{	Currier, E. B., . . .	Lawrence, . .	104,000 00	1,056 60	31 70
		Goodell Brothers, . . .	Haverhill, . .	56,300 00	708 15	21 24
	{	Hastings, W. B., . . .	Cambridge,	646,173 00	9,254 54	277 63

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
FIRE ASSOC'N (con.),	{ Philadelphia, Pa., }	Howland, S. D.,	Fall River,	\$208,490 00	\$3,275 33	\$98 26
		Porter, James M.,	Springfield,	219,425 50	3,370 75	101 12
		Root, A. B.,	Pittsfield,	68,513 00	941 57	28 25
		Silsbee & Pickford,	Lynn,	231,125 00	3,551 50	106 54
		Turner, Walker, & Co.,	Northampton,	35,200 00	439 22	13 17
		Van Campen, H.,	New Bedford,	64,050 00	860 98	25 83
		Washburn, J. D.,	Worcester,	235,000 00	4,490 42	134 70
		Whitaker, E. D. & C. F.,	North Adams,	41,875 00	561 70	16 85
		Wilcox, C. T.,	Lawrence,	66,300 00	842 15	25 26
				\$4,854,083 50	\$65,232 34	\$1,956 91
FIREMAN'S FUND,	{ San Francisco, Cal., }	Howland, S. D.,	Fall River,	\$18,300 00	\$213 20	\$4 26
		James, Thomas M.,	New Bedford,	67,050 00	645 18	12 90
		Johnson, William F.,	Lynn,	85,700 00	1,377 27	27 55
		Lincoln, William, & Co.,	Warren,	48,213 00	738 14	14 76
		Piper & Sawyer,	Newburyport,	17,600 00	296 64	5 93
		Pynchon, Joseph C.,	Springfield,	137,783 33	2,411 92	48 24
		Remington, J. A.,	Fall River,	14,900 00	27 17	54
		Sears, W. B.,	Boston,	3,407,734 00	40,882 60	817 65
		Turner, Walker, & Co.,	Northampton,	47,600 00	571 80	11 43
		Whitaker, E. D. & C. F.,	North Adams,	37,750 00	598 67	11 97
				\$3,882,630 33	\$47,762 59	\$955 23
FRANKLIN FIRE,	{ Philadelphia, Pa., }	Adams, Coleman S.,	Frammingham,	\$46,200 00	\$549 12	\$16 47
		Allen, Asa,	Holliston,	50,875 00	671 63	20 15
		Barnes, William,	Marlborough,	36,650 00	547 74	16 42

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
FRANKLIN FIRE (con.),	Philadelphia, Pa.,	Pease, Joseph T.,	Edgartown,	\$31,850 00	\$322 50	\$9 67
		Peck & Pierce,	Northampton,	136,675 00	1,515 63	45 46
		Plimpton, M. F., & Co.,	Fitchburg,	50,950 00	899 57	26 98
		Putnam, F. M.,	Lynn,	196,275 00	2,641 12	79 23
		Rawson & Wood,	Hudson,	65,750 00	895 17	26 85
		Sherman, Joseph,	Weymouth,	109,527 00	2,024 13	60 72
		Slade, John P.,	Fall River,	144,910 33 $\frac{1}{3}$	2,144 51	64 33
		Smith, Henry A.,	Stoneham,	156,911 00	1,585 55	47 57
		Smith, S. W.,	Waltham,	126,875 00	1,947 25	58 42
		Stacy, S. A., & Son,	Gloucester,	31,050 00	552 14	16 56
		Tapley, Charles,	Danvers,	177,914 00	2,363 86	70 91
		Thomas, E. A.,	Amherst,	31,050 00	368 15	11 04
		Trowbridge & Tisdale,	Brighton,	227,700 00	3,552 13	106 56
		Washburn, George A.,	Boston & Worcester,	930,200 00	4,511 09	135 33
		Whitaker, E. D. & C. F.,	North Adams,	126,621 00	2,267 63	68 03
		Wills, George E.,	Newburyport,	56,850 00	746 51	22 39
FRANKLIN,	Indianap's, Ind.,			\$12,779,274 99	\$168,263 61	\$4,409 35
		Parks, L. C.,	Worcester,	\$2,800 00	\$50 50	\$1 01
GERMAN AMERICAN,	New York,	Sproat, Charles W.,	Boston,	123,535 33	2,352 75	47 05
				\$126,335 33	\$2,403 25	\$48 06
		Archer, William,	Salem,	\$261,094 66	\$3,767 67	\$75 35
		Bush, A. L.,	Westfield,	28,450 00	390 67	7 81
		Church, H. C.,	Lowell,	10,250 00	260 00	5 20

GERMAN AMER'N (con.), .	New York,	Dunham, H. J., .	Stockbridge, .	\$61,975 00	\$925 78	\$18 50
		Edwards & Machell, .	Lawrence, .	55,950 00	720 91	14 41
		Edwards & Paige, .	Lowell, .	51,500 00	746 30	14 93
		Gerrish, William H., .	Lynn, .	192,800 00	3,151 56	63 03
		Goodell, W. S., .	Haverhill, .	2,000 00	48 05	96
		Gould, Jesse, .	Chelsea, .	6,000 00	84 50	1 69
		Hastings, W. B., .	Cambridge, .	26,185 00	643 95	12 87
		Holmes & Gilmore, .	Springfield, .	61,300 00	880 98	17 62
		Howe, Samuel E., .	Pittsfield, .	50,790 00	867 65	17 35
		Howland, S. D., .	Fall River, .	198,340 00	2,692 20	53 84
		Hunt Brothers, .	Athol, .	2,500 00	37 50	75
		Lincoln, William, & Co., .	Warren, .	794,995 00	9,393 59	187 87
		Parks, L. C., .	Worcester, .	301,545 00	3,751 50	75 03
		Plimpton, M. F., & Co., .	Fitchburg, .	134,135 00	1,997 74	39 95
		Potter, A. G., .	North Adams, .	216,667 78	2,381 99	47 64
		Puffer, Loring W., .	N. Bridgewater, .	44,150 00	781 50	15 63
		Rawson & Wood, .	Hudson, .	27,475 00	421 62	8 43
		Remington, J. A., .	Fall River, .	53,710 00	636 12	12 72
		Selkirk, A. W., .	Gt. Barrington, .	54,725 00	736 60	14 73
		Shattuck, John N., .	Natick, .	99,600 00	1,121 79	22 43
		Stearns Brothers, .	Boston, .	4,587,799 00	47,809 64	956 19
		Tillinghast, Joseph S., .	New Bedford, .	129,769 99	2,245 08	44 90
		Turner, Walker & Co., .	Northampton, .	182,571 67	2,212 20	44 24
		Upton, Daniel, .	Adams, .	68,225 00	1,023 74	20 47
		Warriner, S. C., .	Springfield, .	38,100 00	572 65	11 45
		Whitney, E. C., .	Marlboro', .	2,500 00	20 00	40
		Williams, G. D., .	Greenfield, .	2,500 00	25 00	50
				\$7,747,602 11	\$90,348 48	\$1,806 89

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
GERMAN, ...	Erie, Pa., ...	Barnes, D. H., ...	Winchendon, ...	\$10,800 00	\$136 62	\$4 10
		Derby, John H., ...	Salem, ...	218,341 00	4,569 22	137 08
		Dunham, J. N., & Co., ...	Pittsfield, ...	90,778 00	1,776 27	53 29
		Edwards & Machell, ...	Lawrence, ...	70,410 00	1,754 26	52 63
		Edwards & Paige, ...	Lowell, ...	70,775 00	1,423 30	42 70
		Fitts & Aldrich, ...	Fitchburg, ...	31,000 00	788 66	23 65
		Fuller, W. A., ...	Springfield, ...	356,750 00	5,718 20	171 55
		Gifford, Simon S., ...	Provincetown, ...	13,550 00	232 13	6 96
		Gilman, F. L., ...	New Bedford, ...	32,550 00	810 19	24 30
		Hayward, E. H., ...	Ayer, ...	14,050 00	199 33	5 98
		Howland, S. D., ...	Fall River, ...	140,362 50	2,541 17	76 24
		Johnson, William F., ...	Lynn, ...	53,375 00	1,222 09	36 66
		Lincoln, William, & Co., ...	Warren, ...	137,796 00	2,879 66	86 38
		Merriam, Otis, & Son, ...	Chelsea, ...	100,225 00	1,404 89	42 14
		Parker, George G., ...	Milford, ...	7,200 00	103 25	3 09
		Parks & Gaylord, ...	Holyoke, ...	45,000 00	580 00	17 40
		Parks, L. C., ...	Worcester, ...	242,023 00	6,007 86	180 23
		Peck & Pierce, ...	Northampton, ...	61,800 00	1,198 04	35 94
		Potter, Arnold G., ...	North Adams, ...	26,473 00	445 79	13 38
		Robinson, R. B., ...	Westfield, ...	10,600 00	203 00	6 09
		Sproat, Charles W., ...	Boston, ...	3,216,998 97 $\frac{1}{2}$	62,708 87	1,881 27
		Thomas, E. A., ...	Amherst, ...	33,600 00	648 82	19 46
		Warriner, S. C., ...	Springfield, ...	231,136 50	4,670 16	140 10
		Whitaker, E. D. & C. F., ...	North Adams, ...	26,750 00	413 48	12 40
				\$5,242,343 97	\$102,435 26	\$3,073 02

GERMANIA FIRE, New York.	Briggs, Andrew S.,	Taunton, .	\$49,155 00	\$791 27	\$15 83
	Briggs, George H.,	Amesbury, .	19,550 00	499 78	10 00
	Brown, Smith & Whittemore, .	Boston, .	1,053,125 00	9,248 06	184 96
	Currier, E. B.,	Lawrence, .	140,000 00	1,567 38	31 35
	Fitch, Dana K.,	Worcester, .	261,326 00	3,094 35	61 89
	Foote, William H.,	Westfield, .	28,200 00	348 00	6 96
	Foster, Nathaniel, Jr.,	Boston, .	No records.	29,441 14	588 82
	Frankle & Jenness,	Haverhill, .	23,750 00	265 25	5 30
	Gilmore & Francis,	Pittsfield, .	65,261 91	966 05	19 32
	Goodell, Walter S.,	Haverhill, .	83,600 00	955 15	19 10
	Gordon, William R.,	Beverly, .	122,565 00	1,571 42	31 43
	Hall, John T.,	Plymouth, .	26,475 00	319 75	6 40
	Holmes, J. W.,	Springfield, .	301,160 00	3,394 84	67 89
	Hunt & Elliott,	Lowell, .	155,025 00	2,134 56	42 69
	Macintire, S. A.,	Salem, .	133,783 00	2,053 24	41 06
	Parker, George G.,	Milford, .	31,400 00	453 38	9 07
	Phillips, Elisha M.,	Southbridge, .	12,150 00	155 30	3 11
	Plimpton, M. F.,	Fitchburg, .	39,000 00	732 49	14 65
	Remington, J. A.,	Fall River, .	204,635 33	2,269 20	45 38
	Silsbee & Pickford, .	Lynn, .	252,400 00	4,308 18	86 16
	Turner, Walker & Co.,	Northampton, .	7,550 00	136 87	2 73
	Upton, Daniel,	Adams, .	38,500 00	624 39	12 49
Van Campen, H.,	New Bedford, .	110,250 00	1,673 19	33 46	
Wilcox, C. T.,	Lawrence, .	37,050 00	401 01	8 02	
			\$3,195,911 24	\$67,404 25	\$1,348 07
GIRARD FIRE AND MAR., Philadelphia, Pa.,	Allen, James G.,	Palmer, .	\$25,700 00	\$289 04	\$8 67
	Barnes, D. H.,	Winchendon, ¹ .	14,225 00	165 14	4 95
	Bartlett, H. H.,	Holyoke, .	20,350 00	249 42	7 48

¹ Agency established May 20, 1873.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
GIRARD F. & M. (con.).	Philadelphia, Pa.,	Brainard, J. C.,	Warren, .	\$83,879 00	\$958 99	\$28 76
		Cartwright & Swords,	Boston, .	2,506,857 33	26,210 08	786 30
		Christie, Gilbert A.,	Northampton,	4,750 00	45 62	1 36
		Clapp, N. S.,	Easthampton,	33,650 00	302 42	9 07
		Footo, William H.,	Westfield, .	78,475 00	971 87	29 16
		Parks, L. C.,	Worcester,	78,750 00	983 43	29 50
		Pynchon, Joseph C.,	Springfield,	376,108 33	4,535 99	136 08
		Rummell, F. H.,	Florence, .	26,275 00	302 25	9 07
		Welch, Jacob, .	Lynn, .	106,900 00	1,611 22	48 34
				\$3,355,919 66	\$36,625 47	\$1,098 74
GLEN'S FALLS, .	Glen's Falls, N.Y.,	Coburn, Geo. W., & Son,	Lowell, .	\$22,600 00	\$317 23	\$6 34
		Darling, H. E.,	Boston, .	164,510 00	2,508 95	50 18
		Goodman, James, & Co.,	Boston, .	912,477 00	11,826 25	236 52
		Munroe, A. C.,	Worcester,	44,400 00	566 30	11 32
		Sillsbee & Pickford,	Lynn, .	25,100 00	583 31	11 67
		Walden, Rufus G.,	Lawrence,	111,750 00	1,724 27	34 48
		Warriner, S. C.,	Springfield,	5,500 00	91 25	1 82
				\$1,286,337 00	\$17,617 56	\$352 33
				\$10,474,717 00	\$60,998 91	\$1,219 98
				\$812,284 00	\$11,321 57	\$226 43
GREAT WESTERN MAR., .	New York, .	Foster, Nathaniel, Jr.,	Boston, .			
GUARDIAN FIRE, .	New York, .	Stearns Bros., .	Boston, ¹ .			
HAMBURG BREMEN FIRE,	Hamburg, Ger.,	Stearns Bros., .	Boston, .			

NAME.	AMOUNT.	DATE.
Allison, Henry,	\$66,600 00	1,105 34
Appleton, Z. A.,	64,650 00	747 65
Barnes, D. H.,	14,650 00	296 75
Bemis, D. H.,	20,796 00	221 93
Briggs, Andrew S.,	100,392 00	1,590 76
Briggs, George H.,	36,103 75	785 78
Chace, Oliver,	37,900 00	301 21
Clapp, Lafayette,	35,270 00	315 76
Collins, Thomas C.,	14,825 00	124 22
Crane, W. C.,	42,925 00	505 12
Currier, Aug. N.,	254,829 00	3,601 73
Danon, Isaac N.,	6,200 00	68 00
Danforth, William S.,	48,700 00	702 93
Dunham, H. J.,	21,100 00	331 25
Dunham, J. N., & Co.,	98,303 00	914 76
Dutcher, Henry,	30,850 00	340 75
Ellison, Hollis & Co.,	2,718,582 00	30,560 67
Fiske, B. S.,	29,050 00	739 75
Goodell, Walter S.,	108,950 00	1,174 97
Gould, Jesse,	115,637 00	1,698 15
Hayward, Sumner A.,	31,150 00	566 50
Hovey & Fenno,	190,498 50	2,418 21
Howland, F. P., & Sons,	81,350 00	1,097 05
Hunt Brothers,	17,299 33	491 83
Johnson, R. B.,	30,975 00	377 86
Johnson, William F.,	170,750 00	2,305 67
Kennedy, Thomas C.,	63,565 00	849 65
Knight, A. Brooks,	186,625 00	2,586 58
Ladd, Randolph E.,	183,057 00	2,404 43
Leonard & Lyman,	57,050 00	562 47

1 To June 1, 1873.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
HANOVER FIRE (con.), .	New York,	Long & Pendergast,	Charlestown, .	\$2,500 00	\$42 50	\$0 85
		Long, George H., .	Charlestown, .	121,700 00	1,709 09	34 18
		Macintire, S. A., .	Salem, .	113,400 00	1,390 28	27 80
		Maynard, S. B., .	Marlborough, .	55,100 00	481 74	9 63
		Meserve, Clement, .	Hopkinton, .	17,800 00	263 63	5 27
		Neueomb, Alexander,	Tisbury, .	61,817 00	1,120 73	22 41
		Nims, William N., .	Greenfield, .	6,000 00	99 75	1 99
		Norris, George W., .	Ashland, .	19,500 00	326 06	6 52
		Norwood, John K., .	Lawrence, .	100,917 00	1,584 67	31 69
		Osgood, O. F., .	Lowell, .	119,985 00	1,704 56	34 09
		Parker, James O., .	Methuen, .	37,800 00	453 12	9 06
		Pearson, F. W., .	Newton, .	123,805 00	1,735 35	34 71
		Pease, Edward, .	Huntington, .	8,500 00	104 25	2 08
		Phillips, Elisha M., .	Southbridge, .	57,502 49 ² / ₃	553 59	11 07
		Piper & Sawyer, .	Newburyport, .	97,550 00	1,323 93	26 48
		Poole, H. J., .	South Boston, .	308,550 00	3,951 49	79 03
		Porter, Samuel, .	Beverly, .	78,700 00	832 42	16 65
		Richardson, H. N., .	Attleborough, .	23,250 00	340 28	6 80
		Thomas, E. A., .	Amherst, .	20,400 00	312 44	6 24
		Tillinghast, Joseph S.,	New Bedford, .	141,919 00	2,168 62	43 37
HARTFORD FIRE, .	Hartford, Conn., {	Walker, Oliver, .	Northampton, .	114,925 00	1,403 80	28 07
		Wellington, H. H., .	Adams, .	45,850 00	407 84	8 16
		Whitaker, E. D., .	North Adams, .	81,100 00	1,281 36	25 63
				\$6,037,203 07	\$83,379 23	\$1,667 50
				\$536,074 80	\$6,323 91	\$126 48
		Allen, Horatio F., .	Newtonville, .	67,720 00	845 99	16 92
		Allen, James G., .	Palmer, .			

HOME (con.), . . . New York,

Allen, James G.,	Palmer,	\$94,332	50	\$1,353	37	\$27	07
Barton, S. R.,	Webster,	56,333	33	791	88	15	84
Briggs, Andrew S.,	Taunton,	187,875	00	1,665	45	33	31
Chapin, A. W., & Co.,	Springfield,	585,317	50	7,582	29	151	64
Clapp, Lafayette,	Easthampton,	79,930	00	674	09	13	48
Clark, W. E.,	Framingham,	26,440	00	363	35	7	27
Dunham, Perry, Flagg & Co.,	North Adams,	118,500	00	1,538	74	30	77
Ellison, Hollis & Co.,	Boston,	7,436,789	00	80,724	97	1,614	50
Faunce, George B.,	Boston,	621,332	00	7,273	88	145	47
Fisher, M. M.,	Medway,	193,000	00	2,648	37	52	97
Gentlee, Thomas P.,	Manchester,	41,100	00	288	66	5	77
Gillet, E. B.,	Westfield,	138,900	00	1,590	15	31	80
Goodell, Walter S.,	Haverhill,	185,700	00	1,986	24	39	72
Gould, Jesse,	Chelsea,	778,496	00	9,692	63	193	85
Hall John T.,	Plymouth,	216,600	00	3,496	20	69	92
Hardwick, John,	Quincy,	50,250	00	671	76	13	44
Hayward Sumner A.,	N. Bridgewater,	136,000	00	1,835	40	36	71
Holbrook, Leander,	Milford,	33,800	00	471	25	9	43
Hollis, E. P.,	Natick,	200,857	00	2,885	99	57	72
Holman, Silas,	Fitchburg,	69,100	00	864	12	17	28
Horton, Sparrow,	Woburn,	73,900	00	935	80	18	71
Howe, Sam'l E.,	Pittsfield,	167,144	00	2,328	58	46	57
Howland, F. P., & Sons,	Abington,	101,965	00	1,146	91	22	94
Hunt, Brothers,	Athol,	44,829	33	885	80	17	72
Johnson, B. S.,	Haydenville,	36,350	00	371	00	7	42
Kirkland, Harvey,	Northampton,	64,000	00	700	00	14	00
Lane, Otis,	Ware,	83,920	00	1,167	80	23	36
Macintire, S. A.,	Salem,	585,050	00	8,288	05	165	76
Macy, George W.,	Nantucket,	3,600	00	34	63	69	
Meserve, Clement,	Hopkinton,	79,310	00	1,057	48	21	15

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
HOME (continued), ...	New York,	Osgood, O. F., ...	Lowell, ...	\$219,233 00	\$3,285 54	\$65 71
		Otis, Amos, ...	Yarmouth, ...	74,335 00	1,062 56	21 25
		Paul, Abram C., ...	Stoughton, ...	44,800 00	597 87	11 96
		Piper & Sawyer, ...	Newburyport, ...	391,650 00	5,119 77	102 40
		Rice, Henry, ...	No. Attleboro', ...	27,700 00	414 18	8 28
		Richards, Elias, ...	Weymouth, ...	161,075 00	2,462 71	49 25
		Root, A. B., ...	Pittsfield, ...	23,500 00	330 50	6 61
		Selkirk, A. W., ...	Gt. Barrington, ...	62,600 00	690 66	13 81
		Silsbee & Pickford, ...	Lynn, ...	458,250 00	8,164 10	163 28
		Slade, John P., ...	Fall River, ...	142,200 00	1,101 12	22 02
		Smith, J. A., & Sons, ...	Cambridge, ...	93,050 00	1,240 71	24 81
		Stacy, S. A., & Son, ...	Gloucester, ...	125,700 00	1,579 43	31 59
		Swan, D. S., & Son, ...	Lawrence, ...	329,690 00	4,426 49	88 52
		Taft, C. R., ...	Williamstown, ...	46,240 00	530 50	10 61
		Tillinghast, Joseph S., ...	New Bedford, ...	358,021 00	5,039 60	100 79
		Tisdale, George W., ...	Brighton, ...	515,060 00	7,668 65	153 37
		Washburn, J. D., ...	Worcester, ...	627,391 00	10,516 57	210 32
		Wellington, H. H., ...	Adams, ...	141,484 50	1,526 37	30 53
		Whitney, E. C., ...	Marlborough, ...	7,000 00	142 50	2 84
Williams, G. D., ...	Greenfield, ...	41,325 00	437 68	8 75		
				\$16,557,705 16	\$204,059 77	\$4,081 13
HOME, ...	Columbus, O., ...	Briggs, George H., ...	Amesbury, ...	\$24,800 00	\$563 75	\$11 27
		Christie, Gilbert A., ...	Northampton, ...	10,000 00	121 25	2 42
		Church, Henry C., ...	Lowell, ...	22,850 00	625 00	12 50
		Clapp, Lafayette, ...	Easthampton, ...	15,600 00	171 98	3 44
		Freeman & Vinton, ...	Boston, ...	1,157,731 00	11,485 00	229 70

HOME (continued), ...	Columbus, O., ...	Gilmore & Francis,	Pittsfield, . .	\$50,942 10	\$801 77	\$16 03
		Howland, E. P., . .	Worcester, . .	42,450 00	830 56	16 61
		Judd & Gray, . .	Springfield, . .	24,700 00	374 77	7 50
		Lincoln, William, & Co.,	Warren, . .	53,736 00	874 76	17 50
		Porter, James M., . .	Springfield, . .	122,550 00	476 66	9 53
		Potter, A. G., . .	North Adams, . .	30,173 78	606 54	12 13
		Reed, E. M., . .	Mansfield, . .	3,450 00	59 50	1 19
		Remington, J. A., . .	Fall River, . .	45,458 34	913 83	18 28
		Robinson, R. B., . .	Westfield, . .	20,205 00	321 50	6 43
		Wood, B. L., . .	Taunton, . .	35,878 00	619 93	12 40
				\$1,660,524 22	\$18,846 80	\$376 93
HUMBOLDT, ...	Newark, N. J., ...	Barnes, D. H., . .	Winchendon, ¹ . .	\$3,300 00	\$81 50	\$1 63
		Brainard, J. C., . .	Warren, . .	80,588 00	1,186 08	23 72
		Derby, John H., . .	Salem, . .	25,200 00	467 21	9 34
		Dunham, J. N., & Co.,	Pittsfield, . .	65,750 00	1,096 38	21 93
		Edwards & Machell, . .	Lawrence, . .	14,750 00	534 00	10 68
		Edwards & Paige, . .	Lowell, . .	16,615 00	203 85	4 08
		Freeman & Vinton, . .	Boston, . .	1,064,738 00	19,621 91	392 44
		Fuller, W. A., . .	Springfield, . .	258,380 22	3,876 06	77 52
		Howland, S. D., . .	Fall River, . .	41,620 00	752 47	15 05
		Merriam, Otis, & Son, . .	Chelsea, . .	21,050 00	424 25	8 48
		Merrifield, H. K., . .	Worcester, . .	201,903 50	4,457 41	89 14
		Thomas, E. A., . .	Amherst, . .	14,800 00	300 81	6 01
		Peck & Pierce, . .	Northampton, . .	16,350 00	297 35	5 95
				\$1,825,044 72	\$33,299 28	\$665 97

¹ Agency established October 1, 1873.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
IMPERIAL FIRE,	London, Eng.,	Archer, William,	Salem,	\$122,750 00	\$1,341 09	\$26 82
		Carter, B. F., & Co.,	Newburyport, ¹	32,750 00	297 22	5 94
		Church, Henry C.,	Lowell,	91,575 00	1,294 40	25 89
		Currier, F. C.,	Fitchburg,	79,169 00	1,120 55	22 41
		Dunham, Perry, Flagg & Co.,	North Adams,	30,000 00	277 06	5 54
		Dunham, J. N., & Co.,	Pittsfield,	139,456 00	2,316 95	46 34
		Edwards & Machell,	Lawrence,	140,750 00	1,877 01	37 54
		Fitch, Dana K.,	Worcester,	368,484 00	4,396 98	87 94
		Gilman, F. L.,	New Bedford,	71,450 00	981 69	19 63
		Goodell, Walter S.,	Haverhill,	117,350 00	1,011 75	20 23
		Holmes, J. W.,	Springfield,	292,300 00	3,155 99	63 12
		Hunt Brothers,	Athol,	8,500 00	14 87	30
		Lane & Kendrick,	Boston,	1,892,611 00	14,350 14	287 00
		Lane, Charles E.,	Boston,	10,679,051 23	90,392 92	1,807 86
		Lyons, Samuel J.,	Greenfield,	52,875 00	514 75	10 29
		Peck & Pierce,	Northampton,	41,900 00	446 21	8 92
INTERNATIONAL,	New York,	Silsbee & Pickford,	Lynn,	283,510 00	4,414 80	88 29
		Skerry, S. H., & Co.,	N. Brookfield,	55,625 00	844 90	16 90
		Slade, John P.,	Fall River,	21,800 00	319 00	6 38
		Williams, S. A.,	Taunton,	78,883 00	839 22	16 78
				\$14,600,789 23	\$130,207 50	\$2,604 12
IRVING,	New York,	Tillinghast, Joseph S.,	New Bedford,	\$15,100 00	\$170 25	\$3 40
	New York,	Ellison, Hollis & Co.,	Boston,	\$1,018,481 00	\$10,616 38	\$212 33

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
LANCASHIRE (con.),	Manchester, Eng.,	Wood, B. L.,	Taunton, .	\$62,200 00	\$926 60	\$18 53
				\$8,521,533 06	\$98,318 59	\$1,966 33
LIVERPOOL AND LONDON AND GLOBE, . . . }	Liverpool, Eng., }	Briggs, Andrew S.,	Taunton, .	\$171,122 00	\$2,543 58	\$50 87
		Brown, F. C., .	Cheshire, .	1,500 00	19 63	39
		Brown, H. A., .	Salem, .	213,725 00	3,128 33	62 57
		Cardell & D'Evelyn,	Lowell, .	168,350 00	2,258 39	45 17
		Chadwick, A. C., .	Lawrence, .	64,750 00	1,113 10	22 26
		Chaftee, J. C., .	Lee, .	33,550 00	443 76	8 87
		Clark, W. E., .	Framingham, .	45,600 00	707 49	14 15
		Church, H. C., .	Lowell, .	69,783 33	1,171 91	23 44
		Collins, Thomas C.,	Middleborough, .	12,500 00	192 50	3 85
		Coney, H. M., .	Ware, .	18,300 00	233 10	4 66
		Frankle & Jenness,	Haverhill, .	268,800 00	2,907 88	58 15
		Gentlee, Thomas P.,	Manchester, .	243,300 00	3,749 45	74 99
		Gilmore & Francis,	Pittsfield, .	315,413 87	4,225 27	84 51
		Gordon, William R.,	Beverly, .	91,300 00	1,291 08	25 82
		Grinnell, L., .	New Bedford, .	1,023,434 00	13,147 76	262 95
		Guild, C. E., .	Boston, .	8,982,756 17	99,515 15	1,990 30
		Hall, John T., .	Plymouth, .	13,500 00	131 87	2 64
		Holbrook, Leander,	Milford, .	30,500 00	455 50	9 11
		Holman, Silas, .	Fitchburg, .	602,900 00	8,222 96	164 46
		Holmes & Gilmore,	Springfield, .	277,500 00	2,927 61	58 55
		Howland, F. P., & Sons,	Abington, .	78,700 00	945 80	18 92
		Hunt, E. W., .	Weymouth, .	38,900 00	710 45	14 20
		Joyner, H. C., .	Gt. Barrington, .	9,500 00	133 12	2 66
		Ladd, Randolph E.,	Springfield, .	109,375 00	1,488 03	29 76

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
LONDON ASSUR'CE (con.).	London, Eng.,	{ Robinson, R. B., Van Campen, H., Whitaker, E. D. & C. F., Wills, George E.,	{ Westfield, New Bedford, North Adams, Newburyport,	\$42,900 00	\$552 91	\$11 06
				92,100 00	1,294 59	25 89
				91,000 00	1,140 49	22 81
				20,250 00	309 50	6 19
				\$12,354,263 33	\$137,419 29	\$2,748 38
LORILLARD,	New York,	{ Bugbee, A. V., Cardell and D'Evelyn, Dunham, J. N., & Co., Hovey & Fenno, Ladd Brothers, Tillinghast, Joseph S.,	{ Lawrence, Lowell, Pittsfield, Boston, Springfield, New Bedford,	\$105,944 05	\$1,303 25	\$26 06
				50,800 00	578 60	11 57
				77,365 00	1,000 73	20 01
				2,534,865 00	14,931 79	298 64
				242,220 00	3,204 11	64 08
				64,619 00	872 56	17 45
				\$3,075,813 05	\$21,891 04	\$437 81
MAINE LLOYDS,	Bangor, Me.,	{ Fuller, R. B.,	{ Boston,	\$1,225,237 00	\$31,378 14	\$627 56
MANHATTAN FIRE,	New York,	{ Ambrose, Nathaniel, Chace, Oliver, Chapin, A. W., & Co., Coburn, Geo. W., & Son, Derby, John H., Dunham, J. N., & Co., Lincoln, William, & Co., Munroe, A. C., Parks, R. W., Putnam, F. M.,	{ Lawrence, Fall River, Springfield, Lowell, Salem, Pittsfield, Warren, Worcester, Holyoke, Lynn,	\$12,050 00	\$213 15	\$4 26
				51,500 00	597 75	11 96
				192,641 66	3,093 70	61 87
				74,425 00	1,187 23	23 74
				63,306 00	1,013 44	20 27
				245,154 00	4,007 44	80 15
				225,443 00	3,788 77	75 77
				57,070 00	1,153 40	23 06
				21,000 00	305 00	6 10
				62,385 00	980 76	19 61

MANHATTAN FIRE (con.),	New York,	{	Stearns, Brothers, .	Boston, .	\$2,562,777 11	\$36,141 56	\$722 83
			Van Campen, H., .	New Bedford, .	48,700 00	1,046 87	20 94
			Washburn, George A.,	Worcester, .	55,150 00	793 96	15 88
			Whitaker, E. D., .	North Adams, .	59,625 00	1,198 99	23 98
MERCANTILE FIRE, .	New York, .	{	Hutchings & Vincent, .	Boston, .	\$3,731,226 77	\$55,522 02	\$1,110 42
					\$1,968,213 00	\$10,926 93	\$218 54
MERCANTILE MUTUAL, .	New York, .	{	Briggs, Andrew S., .	Taunton, .	\$557,688 00	\$1,476 80	\$29 54
			Grinnell, L., .	New Bedford, .	527,124 00	2,128 89	42 58
			Ladd, Randolph E.,	Springfield, .	117,281 00	2,589 09	51 78
			Vincent, W. H., .	Boston, .	8,048,862 00	73,240 73	1,464 82
MERCHANTS', ...	Providence, R. I., {	{	Barton, S. R., .	Webster, .	\$9,250,955 00	\$79,435 51	\$1,588 72
			Chadwick, William P.,	Edgartown, .	\$31,400 00	\$507 76	\$10 16
			Chaffee, J. C., .	Lee, .	4,700 00	74 55	1 49
			Chapin, A. W., & Co.,	Springfield, .	16,800 00	264 00	5 28
			Currier, E. B., .	Lawrence, .	95,336 67	1,748 89	34 97
			Currier, F. C., .	Fitchburg, .	64,000 00	748 50	14 97
			Derby, John H., .	Salem, .	108,070 00	1,666 82	33 34
			Dunham, Perry, Flags & Co.,		196,841 00	3,105 19	62 10
			Dunham, J. N., & Co.,	North Adams, .	10,900 00	123 38	2 47
			Eddy, Peleg E., .	Pittsfield, .	95,240 00	1,224 89	24 50
			Fisher, M. M., .	Boston, .	1,718,604 00	24,688 30	493 77
			Goodell, Walter S.,	Medway, .	28,600 00	409 95	8 20
			Holbrook, Leander, .	Haverhill, .	33,900 00	676 46	13 53
			Hunt & Elliott, .	Milford, .	9,075 00	228 37	4 57
				Lowell, .	32,500 00	702 46	14 05

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
MERCHANTS' (continued),	Providence, R. I.,	Hunt Brothers,	Athol,	\$21,514 33	\$390 90	\$7 82
		Lincoln, William, & Co.,	Warren,	69,042 00	1,056 12	21 12
		Parks, L. C.,	Worcester,	167,424 00	2,593 79	51 87
		Reed & Brother,	Boston,	117,722 00	2,734 00	54 68
		Silsbee & Pickford,	Lynn,	88,750 00	1,712 56	34 25
		Tillinghast, Joseph S.,	New Bedford,	82,633 00	1,625 63	32 51
		Turner, Walker & Co.,	Northampton,	55,100 00	755 69	15 11
		Whitney, M. B.,	Westfield,	74,480 82	870 61	17 41
		Wilcox, C. T.,	Lawrence,	86,475 00	999 62	19 99
		Williams, S. A.,	Taunton,	41,175 00	833 10	16 66
MERCHANTS' MARINE,	Bangor, Me.,	Fuller, R. B.,	Boston,	\$3,250,282 82	\$49,741 54	\$994 82
		Burge, Lorenzo,	Boston,	\$169,533 00	\$14,269 22	\$285 38
		Cardell & D'Evelyn,	Lowell,	\$132,600 00	\$1,447 43	\$28 95
		Chapin, A. W., & Co.,	Springfield,	58,641 00	944 15	18 88
		Collins, Stephen,	Newburyport,	51,187 50	944 66	18 89
MERCHANTS' MUTUAL,	Newark, N. J.,	Cook, Samuel H.,	New Bedford,	3,700 00	46 50	93
		Currier, Aug. N.,	Worcester,	34,950 00	577 09	11 54
		Johnson, Thomas H.,	Salem,	142,375 00	2,159 62	43 19
		Johnson, William F.,	Lynn,	14,500 00	142 50	2 85
		Norwood, John K.,	Lawrence,	32,200 00	608 56	12 17
		Stearns Brothers,	Boston,	50,200 00	847 00	16 94
				1,030,901 00	14,295 90	285 92
				\$1,551,254 50	\$22,013 41	\$440 26

MERIDEN FIRE,	.	.	Meriden, Conn.,	Chadwick, A. C.,	Lawrence, .	\$16,000 00	\$207 07	\$4 14
				Coburn, George W.,	Lowell, .	45,925 00	771 87	15 43
				Dunham, J. N., & Co.,	Pittsfield, .	63,875 00	1,317 56	26 35
				Gilman, F. L.,	New Bedford,	26,650 00	624 56	12 49
				Green, William S.,	Fall River,	22,650 00	290 29	5 80
				Putnam, F. M.,	Lynn, .	61,175 00	769 60	15 39
				Reed & Brother,	Boston,	1,948,110 00	30,964 46	619 28
				Siggins, Thomas,	Gt Barrington,	4,500 00	63 75	1 27
				Washburn, J. D.,	Worcester,	270,950 00	5,158 21	103 16
						\$2,459,835 00	\$40,167 37	\$803 31
NARRAGANSETT F. & M.,	.	.	Providence, R. I.,	Bacon, Henry S.,	Milford, .	\$55,675 00	\$840 99	\$16 82
				Barton, S. R.,	Webster, .	27,650 00	428 50	8 57
				Chadwick, A. C.,	Lawrence, .	36,000 00	622 68	12 45
				Dunham, J. N., & Co.,	Pittsfield, .	85,230 00	1,002 23	20 04
				Easton & Milne,	Fall River,	127,850 33	1,546 45	30 93
				Hall, John T.,	Plymouth,	38,100 00	575 40	11 51
				Holman, Silas,	Fitchburg,	69,884 00	1,936 43	20 73
				Howland, E. P.,	Worcester,	105,150 00	1,275 51	25 51
				Hunt & Elliott,	Lowell,	102,900 00	1,669 82	33 40
				Hunt Brothers,	Athol,	49,664 33	1,161 12	23 22
				Leonard & Lyman,	Westfield, .	27,950 00	454 89	9 09
				Macintire, S. A.,	Salem, .	151,650 00	2,375 48	47 51
				Parks, L. C.,	Worcester,	211,825 00	3,775 07	75 50
				Pease, Joseph T.,	Edgartown,	28,105 00	340 72	6 81
				Porter, John W.,	Boston, .	5,323,972 00	74,590 00	1,491 80
				Potter, A. G.,	North Adams,	76,557 00	1,212 31	24 25
				Puffer, Loring W.,	N. Bridgewater,	31,350 00	485 25	9 70
				Putnam, F. M.,	Lynn,	140,250 00	2,679 67	53 59
				Pynchon, Joseph C.,	Springfield,	129,199 88	2,028 71	40 56

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
NARRAG'TT F. & M. (con.),	{ Providence, R. I., }	Tillinghast, Joseph S.,	New Bedford, .	\$124,352 00	\$2,694 68	\$53 89
		Upton, Daniel, .	Adams, .	10,800 00	142 17	2 84
		Williams, S. A., .	Taunton, .	38,662 00	825 31	16 51
NATIONAL FIRE & MAR.,	{ Philadelphia, Pa., }	Alliger Brothers, .	Boston, .	\$6,992,776 54	\$101,763 39	\$2,035 23
		Bacon, Henry S., .	Milford, .	\$2,658,840 00	\$46,811 03	\$1,404 33
		Bush, A. L., .	Westfield, .	6,700 00	91 10	2 73
		Chadwick, A. C., .	Lawrence, .	16,050 00	265 75	7 97
		Chaffee, J. C., .	Lee, .	6,300 00	174 00	5 22
		Edwards & Paige, .	Lowell, .	16,900 00	228 50	6 85
		Frankle & Jenness, .	Haverhill, .	61,299 00	1,112 29	33 37
		Fuller, W. A., .	Springfield, .	13,755 00	207 40	6 22
		Gentlee, Thomas P., .	Manchester, .	116,234 78	2,323 55	69 71
		Gilmore & Francis, .	Pittsfield, .	23,300 00	389 13	11 67
		Horton, James J., .	Attleborough, .	41,377 50	780 20	23 41
		Howland, S. D., .	Fall River, .	51,455 00	576 85	17 30
		Hunt & Elliott, .	Lowell, .	80,285 00	1,500 79	45 02
		Hunt, George F., .	Lowell, .	11,600 00	229 75	6 89
		Johnson, William F., .	Lynn, .	12,750 00	201 50	6 04
		Ladd Brothers, .	Springfield, .	39,300 00	811 00	24 33
		Laws, Alfred, .	N. Bridgewater, .	58,500 00	777 02	23 31
		Munroe, A. C., .	Worcester, .	11,400 00	202 25	6 07
		Norwood, John K., .	Lawrence, .	47,508 00	948 93	28 46
		Parker, D. F., .	Springfield, .	77,555 00	1,361 50	40 84
		Parks, L. C., .	Worcester, .	30,750 00	462 19	13 86
		Pearson, J. L., .	West Amesbury, .	71,633 00	1,460 34	43 81
				44,972 00	879 49	26 38

NATIONAL F. & M. (con.),	Philadelphia, Pa.,	Peck & Pierce, . . .	Northampton, . . .	\$84,318 33	\$1,249 83	\$37 49
		Plimpton, M. F., & Co., . . .	Fitchburg, . . .	45,700 00	961 00	28 83
		Potter, A. G., . . .	North Adams, . . .	41,510 00	726 00	21 78
		Root, A. B., . . .	Pittsfield, . . .	33,300 00	486 07	14 58
		Silsbee & Pickford, . . .	Lynn, . . .	46,000 00	867 72	26 03
		Thompson, Francis M., . . .	Greenfield, . . .	29,500 00	296 25	8 88
		Van Campen, H., . . .	New Bedford, . . .	57,650 00	1,226 88	36 81
		Warriner, S. C., . . .	Springfield, . . .	140,775 00	2,795 25	83 85
		Washburn, George A., . . .	S. Framingham, . . .	8,525 00	170 62	5 11
		Whitaker, E. D. & C. F., . . .	North Adams, . . .	46,225 00	906 35	27 19
		Williams, S. A., . . .	Taunton, . . .	54,300 00	1,134 50	34 04
				\$4,086,267 61	\$72,615 03	\$2,178 38
		Briggs, Andrew S., . . .	Taunton, . . .	\$170,390 00	\$2,242 67	\$14 85
		Bugbee & Mack, . . .	Lawrence, . . .	124,125 00	1,507 59	30 15
		Church, Henry C., . . .	Lowell, . . .	110,364 00	1,790 92	35 82
		Dunham, J. N., & Co., . . .	Pittsfield, . . .	136,267 00	1,763 81	35 28
		Dunham, Perry, Flagg & Co., . . .	North Adams, . . .	14,125 00	209 62	4 19
		Dutcher, Henry, . . .	Sheffield, . . .	19,800 00	255 00	5 10
		Easton & Milne, . . .	Fall River, . . .	84,350 33	871 48	17 43
		Ellison, Hollis & Co., . . .	Boston, . . .	1,002,832 00	9,301 56	186 03
		Fitch, Dana K., . . .	Worcester, . . .	402,382 50	5,271 99	105 44
		Fowler, Chas B., . . .	Salem, . . .	137,225 00	2,024 98	40 50
		Goodell, Walter S., . . .	Haverhill, . . .	72,600 00	873 65	17 47
		Guild, Virgil, . . .	Ware, . . .	10,800 00	85 45	1 70
		Holmes & Gilmore, . . .	Springfield, . . .	67,025 00	970 82	19 42
		Hovey & Fenno, . . .	Boston, . . .	2,623,327 50	24,352 60	487 05
		Johnson, William F., . . .	Lynn, . . .	124,500 00	1,688 78	33 78
		Laws, Alfred, . . .	N. Bridgewater, . . .	52,400 00	610 34	12 21
NATIONAL FIRE,	Hartford, Conn.,					

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
NATIONAL FIRE (con.),	Hartford, Conn.,	Lyons, Samuel J.,	Greenfield,	\$106,404 17	\$972 70	\$19 45
		Porter, James M.,	Springfield,	128,400 00	1,433 36	28 67
		Rawson & Wood,	Hudson,	29,100 00	410 36	8 21
		Robinson, R. B.,	Westfield,	79,660 00	957 44	19 15
		Smith, J. A., & Sons,	Cambridge,	266,755 00	3,009 27	60 19
		Stevens, C. G., & Son,	Clinton,	27,050 00	332 18	6 64
		Tillinghast, Joseph S.,	New Bedford,	81,584 00	1,421 82	28 43
		Turner, Walker & Co.,	Northampton,	136,016 67	1,518 19	30 36
		Underwood, Porter,	Holyoke,	52,365 00	987 47	19 75
		Upton & Willis,	Fitchburg,	14,950 00	243 34	4 87
NATIONAL FIRE,	New York,	Viles, D. F.,	Waltham,	70,700 00	1,166 50	23 33
		Wellington, H. H.,	Adams,	68,000 00	716 15	14 32
				\$6,213,498 17	\$66,990 04	\$1,339 79
		Chapin, A. W., & Co.,	Springfield,	\$10,500 00	\$145 75	\$2 91
				\$6,200 00	\$82 55	\$1 65
		Albro, J. G.,	No. Attleboro',	42,150 00	827 04	16 54
		Almy, Charles,	New Bedford,	6,500 00	131 00	2 62
		Briggs, George H.,	Amesbury,	276,125 00	4,563 26	91 27
		Brown, Benjamin F.,	Charlestown,	167,100 00	2,162 90	43 26
		Brown, John N.,	West Roxbury,	86,815 00	1,074 61	21 49
NEW HAMPSHIRE FIRE,	Manchest'r, N.H.,	Chadwick, A. C.,	Lawrence,	2,500 00	69 27	1 38
		Chapin, A. W., & Co.,	Springfield,	158,366 00	2,287 37	45 75
		Coburn, Geo. W., & Son,	Lowell,	1,000 00	17 50	35
		Damon, Isaac N.,	Lexington,	13,400 00	201 50	4 03
		Elliott, William,	Greenfield,	1,212,815 00	12,560 28	251 20
		Faunce, Sewall A.,	Boston,			

NEW HAMP. FIRE (con.),	Manchest'r, N. H.,	Fitts & Aldrich,	\$6,500 00	\$125 00	\$2 50		
		Gerrish, William H.,	67,500 00	1,302 01	26 04		
		Green, William S.,	105,580 00	1,645 23	32 90		
		Hollis, E. P.,	84,270 00	1,388 38	27 77		
		Howe, Samuel E.,	9,500 00	170 50	3 41		
		Kelley & Hinekley,	59,785 00	740 50	14 81		
		Kendall, George E.,	153,366 00	1,647 36	32 95		
		Lincoln, William, & Co.,	10,175 00	113 34	2 27		
		Norris, William H.,	371,195 00	4,095 48	81 91		
		Parker, George G.,	48,250 00	573 32	11 47		
		Peck & Pierce,	9,700 00	88 75	1 77		
		Reed, E. M.,	14,300 00	200 75	4 01		
		Smith, Henry A.,	95,745 00	1,272 04	25 44		
NEW ORLEANS MUTUAL, INS. ASSOCIATION,	New Orleans, La.,	Thomas, E. A.,	2,500 00	31 25	62		
		Underwood, Geo. E.,	31,750 00	430 13	8 60		
		Warriner, S. C.,	78,500 00	1,112 72	22 25		
		Whitaker, E. D. & C. F.,	15,500 00	223 55	4 47		
		Whitney, E. C.,	21,050 00	353 25	7 06		
		Whitney, M. B.,	7,500 00	83 00	1 66		
		Young, Darius,	34,845 66	320 63	6 41		
					\$3,200,482 66	\$39,894 47	\$797 86
		NEW YORK & YONKERS,	New York,	Carpenter, George O.,	\$506,502 92	\$8,576 84	\$171 54
				Dunham, J. N., & Co.,	67,083 00	1,260 69	25 21
				Ladd Brothers,	39,375 00	778 91	15 58
					\$612,960 92	\$10,616 44	\$212 33
		NEW YORK & YONKERS,	New York,	Phelps, Franklin S.,	\$619,393 00	\$4,178 76	\$83 57

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
NEWPORT FIRE & MAR.	Newport, R. I., .	Dalton & Watson, .	Boston, .	\$176,313 00	\$16,389 62	\$327 79
		Davis, E. P., .	Readville, .	83,370 00	862 00	17 24
		Fitch, Dana K., .	Worcester, .	364,739 00	4,385 72	87 71
		Lincoln, William, & Co.,	Warren, .	6,033 00	89 57	1 79
		Macy, George W., .	Nantucket, .	15,150 00	190 25	3 80
		Tillinghast, Joseph S.,	New Bedford, .	51,700 00	1,153 58	23 07
		Williams, S. A., .	Taunton, .	70,427 00	853 94	17 08
				\$767,732 00	\$23,924 68	\$478 48
		Allen, Asa, .	Holliston, .	\$34,625 00	\$445 32	\$8 91
		Allen, James G., .	Palmer, .	46,000 00	538 26	10 77
NIAGARA FIRE,	New York,	Appleton, Z. A., .	Rockport, .	19,300 00	277 50	5 55
		Archer, William, .	Salem, .	146,425 00	1,947 22	38 94
		Barney, Matthew, .	Nantucket, .	17,800 00	358 25	7 16
		Barton, S. R., .	Webster, .	84,027 50	1,172 58	23 45
		Bemis, D. H., .	Clinton, .	20,945 00	297 55	5 95
		Briggs, Andrew S.,	Taunton, .	46,200 00	862 59	17 25
		Briggs, George H.,	Amesbury, .	78,571 38	1,457 33	29 15
		Church, Henry C.,	Lowell, .	97,600 00	1,926 67	38 53
		Damon, Isaac N., .	Lexington, .	18,850 00	258 50	5 17
		Dunham, Perry, Flagg & Co.,	North Adams, .	4,625 00	51 50	1 03
		Dutcher, Henry, .	Sheffield, .	12,825 00	144 58	2 89
		Esty, C. C., .	Framingham, .	31,350 00	397 83	7 96
		Faulkner, Winthrop,	Grafton, .	14,300 00	203 20	4 06
		Fiske, B. S., .	Brighton, .	21,400 00	425 00	8 50
		Goodell, Walter S.,	Haverhill, .	102,450 00	1,297 19	25 94

NIAGARA FIRE (con.), New York,

Green, James S.,	Chelsea,	\$114,025 00	\$1,204 42	\$24 09
Hall, John T.,	Plymouth,,	16,000 00	336 25	6 73
Hayden, Joseph P.,	Wareham,	25,375 00	559 00	11 18
Hayward, Sumner A.,	N. Bridgewater,	73,250 00	866 74	17 33
Horton, James J.,	Attleborough,	5,000 00	110 00	2 20
Howe, Samuel E.,	Pittsfield,	70,275 00	901 41	18 03
Hunt Brothers,	Athol,	56,082 33	1,159 12	23 18
Jewett, Charles E.,	Georgetown,	850 00	12 00	24
Johnson, R. B.,	Holyoke,	37,250 00	281 66	5 63
Kimball & Tolman,	Lynn,	80,980 00	1,020 42	20 41
Ladd, Randolph E.,	Springfield,	244,898 25	3,356 79	67 13
Lane & Kendrick,	Boston,	1,147,146 00	10,216 17	204 32
Lane, Charles E.,	Boston,	3,424,442 90	39,497 87	789 96
Lane, Otis,	Ware,	34,560 00	502 65	10 05
Long & Pendergast,	Charlestown,	6,500 00	188 50	3 77
Long, George H.,	Charlestown,	75,675 00	832 93	16 66
Lyons, Samuel J.,	Greenfield,	26,375 00	334 66	6 69
Maynard, S. B.,	Marlborough,	78,535 00	749 02	14 98
Meserve, Clement,	Hopkinton,	29,575 00	460 79	9 21
Norman, James S.,	Boston,	94,000 00	1,068 75	21 37
Norris, George W.,	Ashland,	17,400 00	265 59	5 31
Parker, George G.,	Milford,	28,550 00	432 41	8 65
Parker, James O.,	Methuen,	25,800 00	470 10	9 40
Peck & Pierce,	Northampton,	44,950 00	663 89	13 28
Poole, H. J.,	South Boston,	312,315 00	3,877 99	77 56
Porter, Samuel,	Beverly,	45,500 00	548 98	10 98
Presson, Herbert,	Gloucester,	33,050 00	406 66	8 13
Reed, E. M.,	Mansfield,	28,050 00	370 01	7 40
Robinson, R. B.,	Westfield,	96,625 00	970 38	19 41
Sandland, Thomas G.,	N. Attleborough,	31,775 00	552 48	11 05
Siggins, Thomas,	Gt Barrington,,	16,600 00	156 90	3 14

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
NIAGARA FIRE (con.),	New York,	Silsbee & Pickford, .	Lynn, .	\$29,700 00	\$517 15	\$10 34
		Slade, John P., .	Fall River, .	85,500 00	730 03	14 60
		Stannard, James H., .	Lawrence, .	270,750 00	3,116 23	62 32
		Stephenson, L., Jr., .	Hingham, .	152,982 00	2,242 20	44 84
		Thomas, E. A., .	Amherst, .	18,350 00	174 53	3 49
		Tillinghast, Joseph S., .	New Bedford, .	143,719 00	2,198 24	43 96
		Underhay, John, .	Holbrook, .	17,000 00	161 80	3 23
		Underwood, George E., .	Ayer, .	39,550 00	504 19	10 08
		Upton & Willis, .	Fitchburg, .	26,825 00	504 73	10 09
		Upton, Daniel, .	Adams, .	47,275 00	702 55	14 05
		Washburn, J. D., .	Worcester, .	420,269 00	7,386 23	147 72
		Webber, J. H., .	Cambridgeport, .	82,850 00	1,103 11	22 06
				\$8,453,473 36	\$103,776 60	\$2,075 46
NORTH BRITISH AND MERCANTILE, .	Edinburgh and London, .	Adams, Coleman S., .	Framingham, .	\$94,214 50	\$1,571 43	\$31 43
		Adams, J. S. & C., .	Amherst, .	18,200 00	347 13	6 94
		Allen, Asa, .	Holliston, .	145,235 00	1,865 03	37 30
		Allen, Horatio F., .	Newtonville, .	151,500 00	2,110 90	42 21
		Allen, James G., .	Palmer, .	41,725 00	466 60	9 33
		Barton, S. R., & Co., .	Webster, .	119,500 00	1,621 14	32 42
		Bush, A. L., .	Westfield, .	59,250 00	755 91	15 11
		Church, Henry C., .	Lowell, .	287,646 00	5,082 60	101 65
		Crane, W. C., .	Somerville, .	119,860 00	1,484 42	29 69
		Daggett, H. M., Jr., .	Attleborough, .	52,000 00	746 22	14 92
		Dunham, Perry, Flagg & Co., .	North Adams, .	57,442 50	564 24	11 28
		Easton & Milne, .	Fall River, .	436,300 33	3,143 46	62 87

NORTH BRITISH & MER- CANTILE (con.), . . . }	Edinburgh and London, . . . }					
Ferry, Lewis M., . . .	Chicopee, . . .	\$37,600 00	\$331 27	\$6 63		
Fisher, M. M., . . .	Medway, . . .	179,325 00	2,678 92	53 58		
Goodell, Walter S., . . .	Haverhill, . . .	262,700 00	2,211 19	44 22		
Hall, John T., . . .	Plymouth, . . .	39,050 00	859 07	17 18		
Hastings, W. B., . . .	Cambridge, . . .	1,297,406 50	20,465 99	409 32		
Hobart, Caleb, . . .	Bridgewater, . . .	21,600 00	319 85	6 40		
Hollis, E. P., . . .	Natick, . . .	99,730 00	1,433 32	28 67		
Hovey & Fenno, . . .	Boston, . . .	6,982,664 00	66,153 55	1,323 08		
Howe, Sam'l E., . . .	Pittsfield, . . .	126,389 00	1,732 88	34 66		
Howland, F. P., & Sons, . . .	Abington, . . .	133,050 00	1,369 86	27 40		
Hulbert, Amos G., . . .	Lee, . . .	31,900 00	612 75	12 25		
Jewett, Chas. E., . . .	Georgetown, . . .	35,500 00	382 75	7 65		
Johnson, E. F., . . .	Marlborough, . . .	44,000 00	499 83	10 00		
Johnson, R. B., . . .	Holyoke, . . .	223,350 00	2,543 60	50 87		
Kirkland, Harvey, . . .	Northampton, . . .	16,500 00	157 50	3 15		
Ladd, Randolph E., . . .	Springfield, . . .	554,318 00	7,109 52	142 19		
Lockey, J. M., . . .	Leominster, . . .	16,900 00	238 73	4 77		
Lyons, Sam'l J., . . .	Greenfield, . . .	88,116 66	940 05	18 80		
Macintire, S. A., . . .	Salem, . . .	343,205 00	5,680 08	113 60		
Marsh, S. P., . . .	Chelsea, . . .	82,450 00	1,112 14	22 24		
Morris, E. F., . . .	Monson, . . .	29,812 50	549 67	10 99		
Parker, George G., . . .	Milford, . . .	163,550 00	2,395 53	47 91		
Parker, James O., . . .	Methuen, . . .	87,075 00	1,305 77	26 11		
Paul, Abram C., . . .	Stoughton, . . .	11,835 00	173 40	3 47		
Phillips, Elisha M., . . .	Southbridge, . . .	108,690 00	1,368 60	27 37		
Piper & Sawyer, . . .	Newburyport, . . .	95,100 00	1,506 27	30 12		
Porter, B. T. H., . . .	Woburn, . . .	89,717 00	1,866 77	37 33		
Porter, Chas. H., . . .	Quincy, . . .	61,150 00	793 13	15 86		
Porter, Sam'l, . . .	Beverly, . . .	133,150 00	1,413 38	28 27		
Porter, W. R., . . .	No. Adams, . . .	37,500 00	705 87	14 12		
Puffer, Loring W., . . .	N. Bridgewater, . . .	219,550 00	2,754 25	55 08		

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
NORTH BRITISH & MERCANTILE (con.).	Edinburgh and London.	Sears, W. B., .	Boston, .	\$5,230,588 00	\$68,482 72	\$1,369 65
		Selkirk, A. W., .	Gt. Barrington, .	48,400 00	618 38	12 37
		Sherman, Joseph, .	Weymouth, .	131,327 00	2,333 65	46 67
		Silsbee & Pickford, .	Lynn, .	360,450 00	5,141 29	102 82
		Skerry, S. H., & Co., .	No. Brookfield, .	89,820 00	1,132 85	22 66
		Smith, Henry A., .	Stoneham, .	37,720 00	358 21	7 16
		Sprague, Phineas, .	Malden, .	1,000 00	10 00	20
		Stacy, S. A., & Son, .	Gloucester, .	90,700 00	1,119 10	22 38
		Stevens, Chas. G., .	Clinton, .	71,149 00	1,229 19	24 58
		Swan, D. S., & Son, .	Lawrence, .	69,700 00	961 75	19 23
		Tillinghast, Joseph S., .	New Bedford, .	600,067 00	5,255 73	105 11
		Tilton, W. A., .	Ashland, .	20,100 00	334 00	6 68
		Trowbridge & Tisdale, .	Brighton, .	303,700 00	4,826 43	96 53
		Underhay, John, .	Holbrook, .	4,000 00	20 00	40
		Upton & Willis, .	Fitchburg, .	60,500 00	834 62	16 69
		Upton, Daniel, .	Adams, .	107,963 00	1,717 28	34 34
		Washburn, J. D., .	Worcester, .	1,489,590 00	20,878 52	417 56
		Washburn, J. P., .	Barnstable, .	73,163 00	749 45	14 99
		Weston, W. L., .	Danvers, .	24,216 66	322 25	6 44
		Williams, S. A., .	Taunton, .	180,359 00	2,498 41	49 97
				\$22,230,269 65	\$270,248 40	\$5,404 87
NORTH MISSOURI, .	Macon, Mo.,	Briggs, Andrew S., .	Taunton, .	\$13,250 00	\$442 00	\$8 84
		Coburn, Geo. W., & Son, .	Lowell, .	10,050 00	118 13	2 36
		Currier, F. C., .	Fitchburg, .	29,000 00	674 75	13 49
		Edwards & Machell, .	Lawrence, .	20,100 00	465 55	9 31
		Edwards & Paige, .	Lowell, .	19,000 00	403 87	8 08

No. MISSOURI (con.),	Macon, Mo.,	{	Fuller, W. A.,	Springfield,	\$348,550 00	\$5,382 33	\$107 65
			Gerrish, William H.,	Lynn,	121,400 00	2,293 80	45 88
			Howland, S. D.,	Fall River,	28,200 00	471 45	9 43
			Jordan & Lovett,	Boston,	1,653,313 00	33,844 00	676 88
			Merrifield, H. K.,	Worcester,	122,357 00	3,703 14	74 06
			Parks, R. W.,	Holyoke,	107,000 00	1,100 00	22 00
			Whitaker, E. D. & C. F.,	North Adams,	No records.	82 00	1 64
					\$2,472,220 00	\$48,981 02	\$979 62
NORTH-WESTERN NAT'L,	Milwaukee, Wis.,	{	Chapin, A. W., & Co.,	Springfield,	\$49,250 00	\$1,017 77	\$20 35
			Freeman & Vinton,	Boston,	2,132,552 00	36,584 80	731 70
			Washburn, J. D.,	Worcester,	32,657 00	792 88	15 84
					\$2,214,459 00	\$38,395 45	\$767 89
ORIENT,	Hartford, Conn.,	{	Alden, Jared F.,	Middleborough,	\$14,984 00	\$163 95	\$3 28
			Bond, A., & Son,	North Adams,	53,201 44	863 75	17 27
			Briggs, George H.,	Amesbury,	82,900 00	1,587 80	31 75
			Brown, F. C.,	Cheshire,	1,500 00	22 50	45
			Brown, Henry A.,	Salem,	49,600 00	528 40	10 56
			Chaffee, J. C.,	Lee,	40,133 34	595 87	11 91
			Currier, F. C.,	Fitchburg,	84,662 00	1,438 20	28 76
			Daggett, H. M., Jr.,	Attleboro,	31,775 00	447 52	8 95
			Dutcher, Henry,	Sheffield,	21,490 00	338 95	6 78
			Edwards & Paige,	Lowell,	51,705 00	783 78	15 67
			Elliott, George M.,	Lowell,	3,500 00	49 75	1 00
			Goodell, Walter S.,	Haverhill,	32,850 00	468 66	9 37
			Guild, Virgil,	Ware,	10,800 00	133 45	2 66
			Hall, John T.,	Plymouth,	23,300 00	346 32	6 93
			Hardwick, John,	Quincy,	18,550 00	251 12	5 02

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
ORIENT (continued),	Hartford, Conn.,	Howe, Samuel E.,	Pittsfield, .	\$24,370 00	\$357 66	\$7 15
		Howland, S. D.,	Fall River, .	167,850 00	2,375 39	47 51
		Hunt Brothers,	Athol, .	2,500 00	36 75	74
		Johnson, Waldo,	Webster, .	55,250 00	841 62	16 83
		Johnson, William F.,	Lynn, .	125,580 00	1,534 51	30 69
		Laws, Alfred,	N. Bridgewater, .	55,875 00	914 57	18 29
		Leonard & Lyman,	Westfield, .	29,450 00	449 75	9 00
		Mather, B. F., Jr.,	Williamstown, .	20,350 00	227 85	4 56
		Merriam, Otis, & Son,	Chelsea, .	128,350 00	1,542 77	30 85
		Munroe, A. C.,	Worcester, .	80,825 50	1,218 51	24 39
		Parker, George G.,	Milford, .	47,600 00	553 79	11 08
		Paul, Abram C.,	Stoughton, .	25,700 00	309 42	6 18
		Phillips, Elisha M.,	Southbridge, .	36,600 00	713 76	14 27
		Porter, James M.,	Springfield, .	9,210 00	152 43	3 05
		Porter, Sam'l.,	Beverly, .	33,150 00	345 85	6 91
		Reed, E. M.,	Mansfield, .	62,100 00	791 38	15 83
		Shattuck, John N.,	Natick, .	94,508 00	1,144 43	22 89
		Stearns Brothers,	Boston, .	2,514,401 00	29,836 69	596 73
		Stowell, Milo,	Hinsdale, .	4,000 00	50 00	1 00
		Swan, D. S., & Son,	Lawrence, .	32,550 00	571 07	11 42
		Thomas, E. A.,	Amherst, .	5,800 00	33 85	67
		Turner, John M.,	Northampton, .	115,791 00	1,656 33	33 12
		Underwood, George E.,	Ayer, .	166,075 00	1,948 57	38 97
		Underwood, Porter,	Holyoke, .	75,100 00	947 30	18 94
		Van Campen, H.,	New Bedford, .	103,550 00	2,088 84	41 78
		Washburn, George A.,	Worcester and	138,177 50	2,120 17	42 39
			S. Framingham,			

ORIENT (concluded),	Hartford, Conn.,	Wood, B. L.,	Taunton, .	\$22,761 82	\$312 62	\$6 25
				\$4,698,425 60	\$61,095 90	\$1,221 85
ORIENT MUTUAL,	New York,	Cook, Samuel H., Foster & Cole,	New Bedford, Boston,	\$153,225 00 11,316,062 00	\$10,879 93 138,925 19	\$217 59 2,778 50
				\$11,469,287 00	\$149,805 12	\$2,996 09
PACIFIC FIRE, .	New York,	Brewer, Cyrus,	Boston,	\$3,034,948 00	\$34,328 77	\$686 57
PACIFIC MUTUAL,	New York,	Phelps, Franklin S.,	Boston,	\$1,442,503 00	\$19,887 06	\$397 74
		Almy, Charles, Church, Henry C., Farwell, R. E., Foote, William H., Hastings, W. B., Holman, Silas, Marsh, S. P., Parks & Gaylord, Parks, L. C., Remington, J. A., Smith, Henry A., Turner, Walker & Co., Walden, Rufus G., Warriner, S. C., Whitcomb, Wm. H., & Co., Wood, B. L.,	New Bedford, Lowell, Natick, Westfield, Cambridge, Fitchburg, Chelsea, Holyoke, Worcester, Fall River, Stoneham, Northampton, North Adams, Springfield, Boston, Taunton,	\$14,350 00 35,500 00 16,360 00 33,110 00 242,372 50 11,710 00 34,125 00 30,000 00 49,570 33 95,412 50 27,963 00 6,500 00 32,800 00 144,490 00 2,859,194 33 74,065 33	\$289 37 796 62 212 59 425 92 4,105 76 232 35 484 42 344 45 1,195 15 1,755 36 422 49 144 85 605 10 1,628 31 45,803 27 1,790 28	\$8 68 23 90 6 38 12 78 123 17 6 97 14 53 10 33 35 85 52 66 12 67 4 33 18 15 48 85 1,374 10 53 71
PENN FIRE, .	Philadelphia, Pa.,			\$3,707,522 99	\$60,236 29	\$1,807 06

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
PENNSYLVANIA FIRE,	{ Philadelphia, Pa.,	Adams, Coleman S.,	Framingham,	\$58,825 00	\$1,001 24	\$30 04
		Allen, Asa,	Holliston,	34,400 00	703 25	21 10
		Appleton, Z. A.,	Rockport,	42,600 00	532 39	15 97
		Barnes, William,	Marlborough,	7,100 00	92 63	2 78
		Barney, Matthew,	Nantucket,	29,850 00	485 16	14 55
		Bird, H.,	Cambridge,	460,028 00	7,610 19	228 30
		Briggs, Andrew S.,	Taunton,	100,451 00	1,629 91	48 90
		Brown, Benj. F.,	Charlestown,	412,395 00	7,393 50	221 80
		Carter, B. F., & Co.,	Newburyport,	10,375 00	208 75	6 26
		Colton, S. H.,	Worcester,	458,332 00	6,263 98	187 92
		Cook, Sam'l H.,	New Bedford,	163,600 00	2,946 79	88 40
		Currier, F. C.,	Fitchburg,	238,260 00	4,144 81	124 34
		Davis & DeWolf,	Greenfield,	68,050 00	694 60	20 84
		Edwards & Machell,	Lawrence,	175,750 00	2,829 84	84 89
		Farwell, R. E.,	Natick,	34,265 00	532 68	15 98
		Foster & Cole,	Boston,	6,605,541 00	76,435 41	2,293 06
		Frankle & Jenness,	Haverhill,	108,100 00	1,337 84	40 13
		Gilmore & Francis,	Pittsfield,	100,656 25	1,562 04	46 86
		Gordon, William R.,	Beverly,	73,330 00	792 46	23 77
		Gould, Jesse, & Son,	Chelsea,	174,120 00	3,086 23	92 58
		Hall, John T.,	Plymouth,	34,150 00	498 37	14 95
		Hartshorn, Chas. F.,	Wakefield,	39,650 00	658 31	19 75
		Hayward, Sumner A.,	N. Bridgewater,	106,850 00	1,602 63	48 08
		Holbrook, Leander,	Milford,	25,000 00	300 20	9 00
		Holmes & Gilmore,	Springfield,	307,900 00	4,259 63	127 79
		Jennings, George,	Wellesley,	33,000 00	595 50	17 86
		Jewett, Charles E.,	Georgetown,	33,750 00	434 63	13 04
		Lincoln, William, & Co.,	Warren,	57,283 00	654 48	19 63

PENN'A FIRE (continued),	Philadelphia, Pa.,	Northey, William, . . .	Salem, . . .	\$93,007 00	\$1,182 54	\$35 47
		Page, Chas. J., . . .	W. Roxbury, . . .	70,670 00	1,087 00	32 61
		Pease, Joseph T., . . .	Edgartown, . . .	24,675 00	435 12	13 05
		Porter, B. T. H., . . .	Woburn, . . .	6,000 00	95 00	2 85
		Putnam, F. M., . . .	Lynn, . . .	141,775 00	2,434 25	73 03
		Rawson & Wood, . . .	Hudson, . . .	34,450 00	550 42	16 51
		Sherman, Joseph, . . .	Weymouth, . . .	69,750 00	1,380 25	41 41
		Skerry, S. H., & Co., . . .	No. Brookfield, . . .	83,737 00	1,541 78	46 25
		Slade, John P., . . .	Fall River, . . .	98,460 00	1,383 85	41 51
		Smith, S. W., . . .	Waltham, . . .	24,900 00	384 75	11 54
		Smith, Henry A., . . .	Stoneham, . . .	21,260 00	311 65	9 35
		Stacy, S. A., & Son, . . .	Gloucester, . . .	41,800 00	667 50	20 02
		Tapley, Charles, . . .	Danvers, . . .	149,650 00	1,951 92	58 56
		Thomas, E. A., . . .	Amherst, . . .	37,900 00	705 75	21 17
		Trowbridge & Tisdale, . . .	Brighton, . . .	247,142 00	3,899 20	116 98
		Turner, Walker & Co., . . .	Northampton, . . .	100,475 00	1,249 05	37 47
		Whitaker, E. D. & C. F., . . .	North Adams, . . .	101,325 00	1,569 49	47 08
		Wills, George E., . . .	Newburyport, . . .	37,675 00	834 51	25 03
				\$11,378,311 85	\$150,951 48	\$4,528 46
PEOPLE'S FIRE,	Trenton, N. J.,	Burge, Lorenzo, . . .	Boston, . . .	\$630,806 00	\$8,327 13	\$166 54
		Holmes & Gilmore, . . .	Springfield, . . .	54,025 00	1,097 22	21 94
		Parks, L. C., . . .	Worcester, . . .	34,175 00	568 89	11 37
				\$719,006 00	\$9,993 24	\$199 85
PEOPLE'S,	Newark, N. J.,	Brainard, J. C., . . .	Warren, . . .	\$30,000 00	\$406 69	\$8 13
		Chadwick, A. C., . . .	Lawrence, . . .	11,300 00	193 50	3 87
		Church, H. W., . . .	Lowell, . . .	8,100 00	225 00	4 50
		Cornish, Ivory S., . . .	New Bedford, . . .	8,400 00	105 25	2 11

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
PEOPLE'S (continued),	Newark, N. J.,	Currier, Aug. N.,	Worcester,	\$62,250 00	\$1,052 45	\$21 04
		Currier, F. C.,	Fitchburg,	10,725 00	278 78	5 58
		Davis & De Wolf,	Greenfield,	8,200 00	59 50	1 19
		Gilmore & Francis,	Pittsfield,	58,359 31	1,328 94	26 58
		Johnson, William F.,	Lynn,	34,785 00	668 35	18 37
		Reed & Brother,	Boston,	1,316,552 00	24,511 87	490 23
		Remington, J. A.,	Fall River,	37,983 33	780 06	15 60
		Walden, Rufus G.,	North Adams,	12,350 00	250 06	5 00
		Warriner, S. C.,	Springfield,	832,475 00	14,416 62	288 33
				\$2,431,479 64	\$44,277 07	\$885 53
PEOPLE'S.,	Memphis, Tenn.,	Carpenter, George O.,	Boston,	\$148,052 38	\$2,991 58	\$74 79
		Allison, Henry,	Fitchburg,	\$42,350 00	\$630 87	\$12 62
		Archer, O. A.,	Blackinton,	16,000 00	226 54	4 53
		Bird, H.,	Cambridge,	213,295 00	3,537 98	70 76
		Bradford & Folger,	Boston, ¹	1,892,445 00	34,216 92	684 34
PHENIX,	Brooklyn, N. Y.,	Carter, B. F., & Co.,	Newburyport,	117,500 00	1,684 42	33 69
		Chapin, A. W., & Co.,	Springfield,	238,787 50	3,301 44	66 02
		Cushman, James M.,	Taunton,	74,800 00	1,377 23	27 54
		Dutcher, Henry,	Sheffield,	39,940 00	545 88	10 91
		Easton & Milne,	Fall River,	183,108 00	1,738 74	34 77
		Edwards & Paige,	Lowell,	73,700 00	1,008 35	20 17
		Faunce, Sewall A.,	Boston,	2,343,340 00	20,565 51	411 31
		Frankle & Jenness,	Haverhill,	302,825 00 ²	3,488 36 ²	69 76
		Higley, George T.,	Ashland,	11,527 00 ¹	125 85 ¹	2 51
				2,500 00	28 75	57

PHENIX (continued),	Brooklyn, N. Y.,	Howland, S. A.,	•	•	•	Worcester,	\$14,000 00	\$37 50	\$0 75
		Hulbert, Amos G.,	•	•	•	Lee,	44,715 00	581 03	11 62
		James, Thomas M.,	•	•	•	New Bedford,	206,100 00	2,771 65	55 43
		Jewett, Charles E.,	•	•	•	Georgetown,	16,000 00	143 80	2 88
		Knight, A. Brooks,	•	•	•	Cambridge,	20,250 00	240 00	4 80
		Lane, Charles E.,	•	•	•	Boston,	5,466,620 00	73,454 92	1,469 10
		Lincoln, William, & Co.,	•	•	•	Warren,	151,408 00	1,865 19	37 30
		Lyons, Samuel J.,	•	•	•	Greenfield,	37,775 00	470 52	9 41
		Macintire, S. A.,	•	•	•	Salem,	256,200 00	3,576 24	71 52
		Munroe, A. C.,	•	•	•	Worcester,	51,900 00	795 92	15 91
		Norris, William H.,	•	•	•	Chelsea,	57,060 00	702 07	14 04
		Norwood, John K.,	•	•	•	Lawrence,	181,255 00	2,685 02	53 70
		Page, Chas. J.,	•	•	•	West Roxbury,	1,000 00	20 00	40
		Porter, Samuel,	•	•	•	Beverly,	103,700 00	1,359 57	27 19
		Potter, A. G.,	•	•	•	North Adams,	198,507 00	2,324 32	46 49
		Robinson, R. B.,	•	•	•	Westfield,	94,615 00	1,141 38	22 83
		Sandys, Edwin F.,	•	•	•	Pittsfield,	98,310 00	1,262 97	25 26
		Silsbee & Pickford,	•	•	•	Lynn,	354,425 00	5,915 46	118 31
		Stacy, S. A., & Son,	•	•	•	Gloucester,	19,073 00	228 95	4 58
		Tapley, Charles,	•	•	•	Danvers,	50,270 00	783 08	15 66
		Trowbridge & Tisdale,	•	•	•	Brighton,	98,529 00	1,393 14	27 86
		Turner, Walker & Co.,	•	•	•	Northampton,	71,850 00	1,149 55	22 91
		Underwood, Porter,	•	•	•	Holyoke,	79,700 00	879 46	17 59
		Upton, Daniel,	•	•	•	Adams,	64,200 00	1,077 07	21 54
		Washburn, Geo. A.	•	•	•	Worcester and S. Framingham,	165,070 00	2,106 86	42 13
									\$13,454,649 50

¹ Marine.² Fire.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
PHŒNIX, ...	Hartford, Conn.,	Allen, Horatio F.,	Newtonville, .	\$209,495 00	\$2,509 00	\$50 18
		Barnes, D. H.,	Winchendon, ¹ .	23,750 00	497 67	9 95
		Bemis D. H.,	Clinton, . .	76,200 00	1,165 10	23 30
		Chadwick, A. C.,	Lawrence, .	184,325 00	2,526 27	50 52
		Clapp, Lafayette,	Easthampton, .	65,950 00	599 37	11 99
		Church, Henry C.,	Lowell, . .	410,452 33	6,673 04	133 46
		Cook, Samuel H.,	New Bedford, .	138,950 00	1,808 58	36 17
		Dutcher, Henry,	Sheffield, . .	78,950 00	1,025 72	20 51
		Easton & Milne,	Fall River, .	271,250 33	2,874 12	57 48
		Fisher, M. M.,	Medway, . .	105,600 00	1,690 74	33 81
		Goodell, Walter S.,	Haverhill, . .	151,675 00	1,643 48	32 87
		Guild, Francis,	Dedham, . .	30,550 00	396 57	7 93
		Hayward, Sumner A.,	N. Bridgewater,	123,950 00	1,768 17	35 36
		Horton, James J.,	Attleborough, .	26,850 00	288 63	5 77
		Hovey & Fenno,	Boston, . .	5,170,610 50	47,036 07	940 72
		Hunt Brothers,	Athol, . .	110,329 17	1,909 38	38 19
		Leonard & Lyman,	Westfield, . .	145,230 00	1,757 52	35 15
		Morris, E. F.,	Monson, . .	80,460 50	1,085 24	21 70
		Northey, William,	Salem, . .	312,650 00	3,334 61	66 69
		Parks, R. W.,	Holyoke, . .	17,000 00	160 00	3 20
		Peck & Pierce,	Northampton, .	228,630 00	4,171 38	83 43
		Rice, Charles W.,	Springfield, .	136,006 00	1,605 26	32 11
		Sandys, Edwin F.,	Pittsfield, . .	176,833 00	2,288 73	45 77
		Stacy, S. A., & Son,	Gloucester, .	249,100 00	3,318 11	66 36
		Thomas, E. A.,	Amherst, . .	106,950 00	1,244 80	24 89
		Underwood, Porter,	Holyoke, . .	159,925 00	2,175 71	43 51
		Upton & Willis,	Fitchburg, . .	77,417 00	1,307 24	26 14
		Washburn, George A.,	S. Framingham,	2,525 00	63 12	1 26

PHENIX (continued),		Hartford, Conn.,		Philadelphia, Pa.,		PRES. & DIRECT'S OF THE INS CO. OF N. AMER.,	
Washburn, J. D.,	Worcester,	Allen, James G.,	Palmer,	Allen, James G.,	Palmer,	Allen, James G.,	Palmer,
White, Luther,	Chicopee,	Archer, William,	Salem,	Archer, William,	Salem,	Archer, William,	Salem,
Whitney, E. C.,	Marlborough,	Church, Henry C.,	Lowell,	Church, Henry C.,	Lowell,	Church, Henry C.,	Lowell,
Williams, G. D.,	Greenfield,	Clark, W. E.,	Frammingham,	Clark, W. E.,	Frammingham,	Clark, W. E.,	Frammingham,
Williams, S. A.,	Taunton,	Colton, S. H.,	Worcester,	Colton, S. H.,	Worcester,	Colton, S. H.,	Worcester,
		Currier, F. C.,	Fitchburg,	Currier, F. C.,	Fitchburg,	Currier, F. C.,	Fitchburg,
		Dutcher, Henry,	Sheffield,	Dutcher, Henry,	Sheffield,	Dutcher, Henry,	Sheffield,
		Easton & Milne,	Fall River,	Easton & Milne,	Fall River,	Easton & Milne,	Fall River,
		Foster & Cole,	Boston,	Foster & Cole,	Boston,	Foster & Cole,	Boston,
		Gilman, F. L.,	New Bedford,	Gilman, F. L.,	New Bedford,	Gilman, F. L.,	New Bedford,
		Gilmore & Francis,	Pittsfield,	Gilmore & Francis,	Pittsfield,	Gilmore & Francis,	Pittsfield,
		Goodell, Walter S.,	Haverhill,	Goodell, Walter S.,	Haverhill,	Goodell, Walter S.,	Haverhill,
		Gould, Jesse,	Chelsea,	Gould, Jesse,	Chelsea,	Gould, Jesse,	Chelsea,
		Hall, John T.,	Plymouth,	Hall, John T.,	Plymouth,	Hall, John T.,	Plymouth,
		Hastings, W. B.,	Cambridge,	Hastings, W. B.,	Cambridge,	Hastings, W. B.,	Cambridge,
		Hayward, Sumner A.,	N. Bridgewater,	Hayward, Sumner A.,	N. Bridgewater,	Hayward, Sumner A.,	N. Bridgewater,
		Hollis, E. P.,	Natick,	Hollis, E. P.,	Natick,	Hollis, E. P.,	Natick,
		Holmes, J. W.,	Springfield,	Holmes, J. W.,	Springfield,	Holmes, J. W.,	Springfield,
		Hunt Brothers,	Athol,	Hunt Brothers,	Athol,	Hunt Brothers,	Athol,
		Johnson, R. B.,	Holyoke,	Johnson, R. B.,	Holyoke,	Johnson, R. B.,	Holyoke,
		Lyons, Samuel J.,	Greenfield,	Lyons, Samuel J.,	Greenfield,	Lyons, Samuel J.,	Greenfield,
		Parker, George G.,	Milford,	Parker, George G.,	Milford,	Parker, George G.,	Milford,

¹ To May 12, 1873.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
PRES & DIRECT'S OF THE INS. CO. OF N. AMER. (continued), . . . }	Philadelphia, Pa.,	Peck & Pierce, . . .	Northampton, . .	\$141,400 00	\$1,723 42	\$51 70
		Piper & Sawyer, . .	Newburyport, . .	298,600 00	4,188 16	125 64
		Porter, Samuel, . .	Beverly, . .	113,770 00	1,333 32	46 00
		Silsbee & Pickford, . .	Lynn, . .	359,200 00	5,912 08	177 36
		Skerry, S. H., & Co., . .	N. Brookfield, . .	111,320 00	1,684 33	50 53
		Stacy, S. A., & Son, . .	Gloucester, . .	167,010 00	2,231 10	66 93
		Swan, D. S., & Son, . .	Lawrence, . .	171,085 00	2,335 27	70 05
		Trowbridge & Tisdale, . .	Brighton, . .	158,300 00	2,291 74	68 75
		Viles, D. F., . .	Waltham, . .	98,450 00	1,536 78	46 10
		Whitaker, E. D. & C. F., . .	North Adams, . .	52,300 00	645 85	19 38
		Whitney, E. C., . .	Marlborough, . .	274,825 00	2,725 09	81 75
		Williams, S. A., . .	Taunton, . .	161,718 00	2,529 50	75 88
				\$78,043,311 33	\$726,626 61	\$21,798 73
PROVIDENCE WASHING- TON, . . . }	Providence, R. I.,	Brewer, Cyrus, . .	Boston, . .	\$2,287,339 00	\$28,229 69	\$564 59
		Fitch, Dana K., . .	Worcester, . .	157,872 00	2,269 26	45 39
		Richardson, H. N., . .	Attleborough, . .	13,900 00	207 45	4 15
		Tillinghast, Joseph S., . .	New Bedford, . .	74,100 00	1,356 08	27 12
		Washburn, J. D., . .	Worcester, . .	116,550 00	1,984 10	39 68
QUEEN, . . . }	Liverpool, Eng.,			\$2,649,761 00	\$34,046 58	\$680 93
		Church, Henry C., . .	Lowell, . .	\$252,737 00	\$4,742 78	\$94 85
		Derby, John H., . .	Salem, . .	735,017 00	8,408 04	168 16
		Dunham, Perry, Flagg & Co., . .	North Adams, . .	46,800 00	556 65	11 13
		Dunham, J. N., & Co., . .	Pittsfield, . .	400,184 50	6,306 64	126 13

QUEEN (continued),	Liverpool, Eng.,	Easton & Milne,	Fall River,	\$251,700 33	\$2,400 87	\$48 02
		Edwards & Machell,	Lawrence,	325,466 67	4,601 28	92 03
		Hulbert, Amos G.,	Lee,	45,765 00	981 89	19 63
		Johnson, William F.,	Lynn,	423,350 00	6,457 88	129 16
		Lincoln, William & Co.,	Warren,	413,462 00	6,045 53	120 91
		Mercer & Goodrich,	Boston,	5,948,307 00	72,309 87	1,416 20
		Munroe, A. C.,	Worcester,	211,464 00	3,739 40	74 78
		Tillinghast, Joseph S.,	New Bedford,	431,088 00	5,029 21	100 58
		Upton, Daniel,	Adams,	81,625 00	1,123 58	22 47
		Warriner, S. C.,	Springfield,	313,322 00	3,959 74	79 19
RELIEF FIRE,	New York,	Washburn, George A.,	Worcester,	249,070 00	3,793 24	75 86
		Williams, S. A.,	Taunton,	245,774 00	4,068 78	81 37
		Wright, A. J.,	Springfield,	157,310 00	2,169 48	43 39
				\$10,532,442 50	\$136,694 86	\$2,733 86
		Whitcomb, Wm. H. & Co.,	Boston,	\$1,288,105 33	\$15,235 94	\$304 72
		Briggs, Andrew S.,	Taunton,	\$13,655 00	\$277 72	\$5 55
		Briggs, George H.,	Amesbury,	54,290 00	1,212 80	24 25
		Brown, Smith & White-				
		more,	Boston,	553,881 00	7,655 98	153 12
		Bugbee, A. V.,	Lawrence,	78,200 00	962 52	19 25
REPUBLIC FIRE,	New York,	Chace, Oliver,	Fall River,	20,500 00	231 15	4 62
		Fitch, Dana K.,	Worcester,	125,496 00	1,294 59	25 89
		Gilmore & Francis,	Pittsfield,	58,146 25	828 76	16 57
		Goodell, Walter S.,	Haverhill,	16,900 00	196 23	3 92
		Hall, John T.,	Plymouth,	12,100 00	112 50	2 25
		Holmes, J. W.,	Springfield,	218,943 00	2,385 77	47 71
		Hunt & Elliott,	Lovell,	15,331 00	304 96	6 10
		Johnson, E. F.,	Marlborough,	9,635 00	72 25	1 45

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
REPUBLIC FIRE (con.),	New York,	Plimpton, M. F.,	Fitchburg,	\$20,750 00	\$372 77	\$7 46
		Porter, Sam'l,	Beverly,	43,050 00	547 50	10 95
		Silsbee & Pickford,	Lynn,	167,525 00	2,934 88	58 70
		Upton, Daniel,	Adams,	36,500 00	628 03	12 56
		Reed, T. Frank,	Boston, ¹	561,847 50	6,725 44	134 51
				\$2,006,949 75	\$26,743 85	\$534 86
		Chaffee, J. C.,	Lee,	\$23,300 00	\$433 50	\$8 67
		Currier, F. C.,	Fitchburg,	48,300 00	1,187 80	23 76
		Derby, John H.,	Salem,	133,660 00	2,869 19	57 38
		Dunham, J. N., & Co.,	Pittsfield,	80,600 00	1,445 46	28 91
ROGER WILLIAMS,	Providence, R. I.,	Edwards & Paige,	Lowell,	7,500 00	105 37	2 11
		Johnson, R. B.,	Holyoke,	8,450 00	117 10	2 34
		Lincoln, William, & Co.,	Warren,	137,598 00	2,446 95	48 94
		Merriam, Otis, & Son,	Chelsea,	96,010 00	1,312 57	26 25
		P Phelps, Franklin S.,	Boston,	1,746,222 50	26,080 01	521 60
		Puffer, Loring W.,	N. Bridgewater,	2,500 00	75 00	1 50
		Remington, J. A.,	Fall River,	54,900 00	1,137 37	22 75
		Robinson, R. B.,	Westfield,	13,300 00	253 52	5 07
		Tillinghast, Joseph S.,	New Bedford,	32,200 00	589 44	11 79
		Warriner, S. C.,	Springfield,	178,916 00	2,334 92	46 69
		Washburn, J. D.,	Worcester,	96,930 00	2,263 00	45 26
		Wood, B. L.,	Taunton,	25,400 00	427 31	8 55
				\$2,685,786 50	\$43,078 51	\$861 57

[illegible]

¹ To March 31, 1873.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
ROYAL (continued),	Liverpool, Eng.,	Parks, L. C.,	Worcester,	\$684,356 34	\$9,691 46	\$193 82
		Pease, Joseph T.,	Edgartown,	76,980 00	994 99	19 90
		Putnam, F. M.,	Lynn,	281,900 00	4,952 09	99 04
		Rawson & Wood,	Hudson,	101,975 00	1,765 55	35 31
		Sherman, Joseph,	Weymouth,	397,654 00	5,523 52	110 47
		Smith, Henry A.,	Stoneham,	86,272 00	1,208 30	24 17
		Stacy, S. A., & Son,	Gloucester,	211,400 00	3,370 16	67 40
		Stone, Josiah F.,	Winchester,	32,000 00	654 75	13 09
		Tapley, Charles,	Danvers,	132,700 00	1,408 67	28 17
		Trowbridge & Tisdale,	Brighton,	865,700 00	12,212 17	244 24
		Turner, Walker & Co.,	Northampton,	141,996 67	1,748 54	34 97
		Whitaker, E. D. & C. F.,	North Adams,	170,138 00	2,902 11	58 04
		Wills, George E.,	Newburyport,	86,525 00	1,208 24	24 16
ST. JOSEPH'S F. & M.,	St. Joseph, Mo.,	Carpenter, George O.,	Boston,	\$36,536,113 56	\$483,970 51	\$9,679 36
		Putnam, F. M.,	Lynn,	\$826,825 58	\$15,537 00	\$310 74
ST. NICHOLAS,	New York,			6,750 00	95 10	1 90
				\$833,575 58	\$15,632 10	\$312 64
		Fuller, W. A.,	Springfield,	\$134,800 00	\$1,396 20	\$27 92
		Long, E. J., & Co.,	Boston,	398,205 00	4,605 93	92 12
		Merrifield, H. K.,	Worcester,	23,400 00	314 37	6 25
				\$556,405 00	\$6,316 50	\$126 29

ST. PAUL FIRE & MAR., .	St. Paul, Minn., .	Cardell & D'Evelyn,	Lowell,	\$2,000 00	\$20 00	\$0 40
		Clark, W. E., .	Framingham,	7,850 00	176 12	3 52
		Dillingham, C. C., .	Fall River, ¹	10,400 00	83 90	1 68
		Gilman, F. L., .	New Bedford,	40,300 00	973 57	19 47
		Hastings, W. B., .	Cambridge,	136,135 34	3,322 54	66 45
		Holmes & Gilmore,	Springfield,	248,513 00	4,060 64	81 21
		Jordan & Lovett, .	Boston,	2,485,400 00	49,711 00	994 22
		Merrifield, H. K., .	Worcester,	180,418 00	4,805 03	96 10
		Norwood, John K.,	Lawrence,	55,500 00	1,145 37	22 90
		Plimpton & Allison,	Fitchburg,	8,300 00	237 00	4 74
		Silsbee & Pickford, .	Lynn,	124,900 00	2,294 43	45 89
				\$3,299,716 34	\$66,829 60	\$1,336 58
SCOTTISH COMMERCIAL, .	Glasgow, Scotl'd.,	Dunham, J. N., & Co.,	Pittsfield,	\$48,450 00	\$549 71	\$10 99
		Johnson, Thomas H.,	Salem,	10,000 00	107 50	2 15
		Lane & Kendrick, .	Boston,	1,313,993 00	11,648 15	232 96
		Tillinghast, Joseph S.,	New Bedford,	27,200 00	458 44	9 17
		Washburn, J. D., .	Worcester,	29,500 00	414 42	8 28
				\$1,429,143 00	\$13,178 22	\$263 55
STANDARD FIRE, .	New York,	Brown, Smith, & Whittemore,	Boston,	\$637,782 00	\$6,097 66	\$121 95
		Covel, Haffards, & Co.,	Fall River,	15,300 00	226 17	4 52
		Fitch, Dana K., .	Worcester,	30,983 00	607 85	12 16
		Fowler, Charles B.,	Salem,	12,300 00	135 50	2 71
		Frankle & Jenness,	Haverhill,	2,250 00	71 25	1 42
		Gilmore & Francis,	Pittsfield,	30,500 30	354 85	7 10
		Holmes & Gilmore,	Springfield,	29,765 00	423 53	8 47

¹ Since May.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
STANDARD FIRE (con.), .	New York,	{ Reed, T. Frank, Silsbee & Pickford,	{ Boston, Lynn,	{ \$702,968 00 57,125 00	{ \$6,496 25 1,148 07	{ \$129 92 22 96
STAR FIRE, ...	New York,	{ Brown, Smith & Whitte- more, Covel, Haffards & Co., Fitch, Dana K., Fowler, Chas. B., Frankle & Jenness, Gilmore & Francis, Holmes & Gilmore, Howland, E. P., Reed, T. Frank, Silsbee & Pickford, Warriner, S. C.,	{ Boston, Fall River, Worcester, Salem, Haverhill, Pittsfield, Springfield, Worcester, Boston, Lynn, Springfield,	{ \$699,703 00 21,000 00 22,762 00 14,300 00 9,100 00 24,494 37 31,265 00 81,775 00 897,596 00 59,075 00 37,700 00	{ \$6,672 23 246 05 426 13 121 30 143 50 253 28 413 75 1,216 67 9,135 82 1,222 68 525 38	{ \$133 44 4 92 8 52 2 43 2 87 5 07 8 27 24 32 182 72 24 45 10 50
STATE INSURANCE Co. } OF MISSOURI, . . }	Hannibal, Mo., {	{ Jordan & Lovett, Welch, Jacob,	{ Boston, Lynn,	{ \$351,000 00 8,200 00	{ \$10,450 00 136 67	{ \$209 00 2 73
SUN, ...	Cleveland, O.,	Goodman, James, & Co.,	Boston,	\$359,200 00	\$10,586 67	\$211 73
THE INS. CO. OF THE } STATE OF PENNSYLVIA, }	Philadelphia, Pa., .	Foster & Cole,	Boston,	\$771,315 83 \$2,640,012 00	\$12,534 38 \$45,392 24	\$250 69 \$1,361 77

TRADERS',	Chicago, Ill.,	{ Baker, Ezra, Cartwright & Swords, Hunt, E. W., Ladd Brothers,	Lynn, Boston, Weymouth, Springfield,	\$309,250 00	\$3,610 05	\$72 20
				2,291,512 50	22,294 60	445 89
				40,250 00	543 46	10 86
				23,500 00	252 19	5 04
TRADESMEN'S FIRE,	New York,	{ Alliger Bros., Howland, S. A., Phelps, Franklin S.,	Boston, Worcester, Boston, ¹	\$2,664,512 50	\$26,700 30	\$533 99
				\$581,371 00	\$3,965 23	\$79 30
				68,915 00	873 58	17 47
				1,860,654 00	22,597 10	451 94
TRIUMPH,	Cincinnati, O.,	{ Howland, E. P., Howland, S. D.,	Worcester, Fall River,	\$2,510,940 00	\$27,435 91	\$548 71
				\$20,083 00	\$161 86	\$3 23
				16,000 00	291 75	5 83
				\$36,083 00	\$453 61	\$9 06
UNION,	Bangor, Me.,	{ Briggs, Andrew S., Cook, James, Currier, F. C., Fitch, Dana K., Fowler, Chas. B., Frankle & Jenness, Fuller, R. B., Gilman, F. L., Gilmore & Francis, Greene, William S., Holbrook, Leander, Holmes & Gilmore,	Taunton, Lowell, Fitchburg, Worcester, Salem, Haverhill, Boston, New Bedford, Pittsfield, Fall River, Milford, Springfield,	\$20,225 00	\$204 26	\$4 09
				47,060 00	583 55	11 67
				59,445 00	1,037 05	20 74
				156,543 83	1,702 20	34 04
				79,500 00	1,114 60	22 29
				15,950 00	249 33	4 98
				3,908,016 00	74,141 45	1,482 83
				36,340 00	849 53	16 99
				24,192 10	300 60	6 01
				87,197 67	617 19	12 34
				8,200 00	123 06	2 46
				45,005 00	490 99	9 82

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
UNION (continued),	Bangor, Me.,	Johnson, Waldo,	Webster, .	\$23,000 00	\$275 87	\$5 52
		Johnson, William F.,	Lynn, .	59,775 00	916 13	18 32
		Norwood, John K.,	Lawrence, .	58,732 50	963 63	19 27
UNION,	San Francisco, Cal.,	Travis, George C., Jr.,	Holliston, .	250 00	2 50	05
		Wills, George E.,	Newburyport, .	27,900 00	374 49	7 49
		Sears, W. B.,	Boston, .	\$4,657,332 10	\$88,946 43	\$1,678 91
UNION MUTUAL,	Philadelphia, Pa.,	Ellison, Hollis & Co.,	Boston, .	\$338,507 00	\$4,056 76	\$81 14
		Sawyer & Blake, .	Boston, .	\$318,302 00 ¹ 18,028 00 ² 658,684 19	\$5,362 14 70 97 8,282 78	\$160 87 2 12 248 48
		Adams, Coleman S.,	Framingham, .	\$995,014 19	\$13,715 89	\$411 47
WATERTOWN FIRE, .	Watertown, N.Y.,	Bacon, Henry S.,	Milford, .	\$8,800 00	\$114 83	\$2 30
		Barnes, D. H.,	Winchendon, .	41,250 00	385 38	7 70
		Bixby, N. H.,	Adams, .	11,100 00	97 65	1 95
		Bond, A., & Son, .	North Adams, .	2,600 00	19 50	39
		Brainard, J. C.,	Warren, .	35,228 00	454 46	9 09
		Bush, A. L.,	Westfield, .	20,250 00	212 75	4 25
		Chaffee, J. C.,	Lee, .	38,100 00	364 00	7 28
		Clapp, Lafayette,	Easthampton, .	71,850 00	734 17	14 68
		Collins, Stephen, .	Newburyport, .	50,850 00	453 25	9 07
		Collins, Thomas C.,	Middleboro', .	18,300 00	169 75	3 39
		Damon, Isaac N.,	Lexington, .	23,255 00	289 56	5 79
				17,600 00	170 40	3 41

WATERTOWN FIRE (con.),		Watertown, N. Y.,	
Frankle & Jenness,	Haverhill, .	\$101,225 00	\$1,073 63
Fuller, W. A., .	Springfield,	329,792 00	3,225 52
Gerrish, William H.,	Lynn, .	50,050 00	666 00
Gillett, T. C., .	Granville, .	1,200 00	13 00
Guild Virgil, .	Ware, .	24,400 00	232 25
Hardwick, John, .	Quincy, .	36,203 00	462 03
Hartshorn, Charles F.,	Wakefield,	60,150 00	656 15
Headley, Fletcher, & Hall,	Boston, .	1,247,050 00	10,460 56
Hunt & Elliott,	Lowell, .	220,686 00	2,560 54
Johnson, Waldo, .	Webster, .	1,200 00	13 50
Judd, Charles C., .	Holyoke, .	77,291 00	596 92
Judd, F. A., .	Springfield,	154,584 00	1,202 94
Laughna, W. O., .	Worcester,	—	488 30
Lawrence, S. E., .	Lawrence,	80,825 00	782 90
Lincoln, William, & Co.,	Warren, .	340,308 00	3,005 62
Lokey, J. M., .	Leominster,	54,425 00	567 10
Merriam, Otis, & Son,	Chelsea, .	379,330 00	3,582 27
Merrill, Charles, .	Malden, .	134,325 00	1,788 12
Namamore, H. L., .	Cumington,	5,200 00	9 80
Ober, Joseph E., .	Medford, .	20,250 00	201 70
Parker, D. F., .	Springfield,	644,440 45	5,663 01
Parks & Gaylord,	Holyoke, .	120,000 00	1,060 00
Parks, L. C., .	Worcester,	136,320 00	1,202 12
Plimpton, M. F., & Co.,	Fitchburg,	92,540 00	926 40
Pomeroy, William, .	Russell, .	47,900 00	467 10
Puffer, H. M., .	Shelburne,	11,400 00	116 40
Remington, J. A., .	Fall River,	161,250 00	2,238 08
Rice, Peter, .	Worcester,	71,150 00	572 77
Richardson, H. N., .	Attleborough,	59,650 00	613 63
Rummell, F. H., .	Florence, .	8,700 00	79 10

1 Fire.

2 Marine.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax Paid.
WATERTOWN FIRE (con.),	{ Watertown, N.Y.,	Selkirk, A. W.,	Gt. Barrington,	\$13,600 00	\$163 55	\$3 27
		Shattuck, John N.,	Natick,	123,370 00	1,191 93	23 84
		Talbot, J., Jr.,	Stoughton,	2,700 00	27 30	55
		Thompson, Francis M.,	Watertown,	9,400 00	76 10	1 54
		Tilton, W. A.,	Ashland,	39,525 00	424 95	8 50
		Travis, George C., Jr.,	Holliston,	30,301 00	310 10	6 21
		Tracy, C. C.,	Northampton,	15,150 00	153 12	3 06
		Underwood, George E.,	Ayer,	146,425 00	1,523 35	30 47
		Van Campen, H.,	New Bedford,	143,150 00	1,422 33	28 45
				\$5,534,648 45	\$53,286 29	\$1,065 69
WESTCHESTER FIRE,	{ New Rochelle, N. Y.,	Almy, Charles,	New Bedford,	\$191,835 00	\$2,225 45	\$44 51
		Barnes, D. H.,	Winchendon,	12,350 00	186 99	3 73
		Bemis, D. H.,	Clinton,	54,200 00	875 87	17 52
		Brainard, J. C.,	Warren,	117,116 00	2,031 82	40 63
		Brown, Henry A.,	Salem,	130,604 00	2,029 04	40 58
		Cardell & D'Evelyn,	Lowell,	109,985 00	1,651 17	33 02
		Chaffee, J. C.,	Lee,	30,325 00	840 87	16 81
		Cook, James,	Lowell,	86,737 00	1,292 53	25 85
		Cowles, Mrs. M. E.,	Gt. Barrington,	73,150 00	952 50	19 05
		Currier, F. C.,	Fitchburg,	146,565 00	2,987 70	59 75
		Edwards & Machell,	Lawrence,	87,766 67	1,485 70	29 71
		Footo, William H.,	Westfield,	98,875 00	1,290 62	25 82
		Frankle & Jenness,	Haverhill,	83,250 00	1,353 16	27 06
		Gentlee, Thomas P.,	Manchester,	49,625 00	689 74	13 79
		Gerrish, William H.,	Lynn,	162,475 00	2,955 58	59 11
		Gilmore & Francis,	Pittsfield,	151,687 40	2,427 02	48 54

WESTCHESTER FIRE (con.), { N. Y., . . .	Granger, S. L., Hayden, Joseph P., Munroe, A. C., Parker, George G., Parks, R. W., Remington, J. A., Richardson, H. N., Rockwell, Jarvis, Shattuck, John N., Turner, Walker & Co., Underwood, George E., Warriner, S. C., Washburn, Geo. A., Washburn, J. P., Whitcomb, Wm. H., & Co., Wood, B. L., . . .	Southwick, Wareham, Worcester, Millford, Holyoke, Fall River, Attleborough, North Adams, Natick, Northampton, Ayer, Springfield, Worcester, Barnstable, Boston, Taunton, . .	\$22,919 00 164,425 00 2,100 00 50,800 00 130,000 00 249,182 63 34,000 00 11,550 00 44,880 00 118,600 00 127,883 33 345,341 50 56,525 00 21,050 00 3,800,112 41 37,011 82	\$229 19 2,805 07 62 50 514 95 1,690 00 3,637 65 587 41 195 87 534 37 1,770 30 1,672 41 5,159 42 943 98 387 76 54,652 10 991 63	\$4 58 56 10 1 25 10 30 33 80 72 75 11 75 3 92 10 69 35 40 33 45 103 18 18 88 7 75 1,093 04 19 83
			\$2,022 15	\$2,022 15	
WILLIAMSBURG CITY FIRE, . . . }	Christie, Gilbert A., Dunham, J. N., & Co., Frothingham, Chas H., Fuller, W. A., Hulbert, Amos G., Jordan & Lovett, Lincoln, Wm., & Co., Putnam, F. M., Tillinghast, Joseph S.,	Northampton, Pittsfield, . Boston, Springfield, Lee, . Boston, Warren, . Lynn, New Bedford, .	\$132,667 50 90,250 00 1,089,150 00 469,100 00 29,000 00 — 182,402 00 79,300 00 44,969 00	\$1,710 19 1,172 92 11,334 14 4,543 38 649 87 18,411 00 2,177 38 1,138 02 815 85	\$34 20 23 46 226 68 90 87 13 00 368 22 43 55 22 76 16 31
			\$2,116,838 50	\$41,952 75	\$839 05
TOTAL, . . .			\$652,824 76 32	\$8,020,306 79	\$473,191 41

INSURANCE BROKERS.*

The statutes of the Commonwealth provide that "Whoever acts or aids in any manner in negotiating contracts of insurance, or placing risks, or effecting insurance for any person other than himself, receiving compensation therefor, and is not the officer, agent or sub-agent of the company or companies in which such insurance is effected, shall be deemed to be an insurance broker." "No person shall act as an insurance broker until he has procured a certificate of authority so to act from the Insurance Commissioner."

Such certificates remain in force for one year from their date; the legal charge therefor being ten dollars. Whoever violates any of the provisions of the Act relating to Insurance Brokers "shall be punished by a fine not exceeding five hundred dollars"; one-half of all fines collected being payable to the party upon whose complaint conviction is had, except in cases where the Insurance Commissioner or his Deputy is the complainant

The following is a list of persons authorized to act as Insurance Brokers May 12th, 1874.

<i>Residence.</i>	<i>Names.</i>	<i>Residence.</i>	<i>Names.</i>
Abington, .	Howland, F. P., & Sons.		Brewer, Cyrus.
Amesbury, .	{ Briggs, George H.		Browning, Robert.
	{ Rich, Robert.		Bowman, J. T.
	{ Fay, Lysander.		Barnes & Carter.
Athol, .	{ Goodspeed, T. H.		Brigham, M. B.
	{ Hunt Brothers.		Bean, Jacob.
Attleborough, .	{ Daggett, H. M., Jr.		Barrows, R. S.
	{ Richardson, H. N.		Brown, B. F.
	{ Bancroft, E. Dana.		Byrnes, A. T.
Ayer, .	{ Hayward, E. H.		Brown, Edward P.
	{ Tarbell, Peter.		Brown, Benj. F.
	{ Underwood, G. E.		Blaney, D. Walter.
Baldwinsville, .	{ Cady, Stillman.		Bowker, Albert.
Barre, .	{ Davis, James F.		Brown, Smith & Whittemore.
	{ Rice, David.		Bigelow, James E.
Beverly, .	{ Endicott, Henry.	Boston, .	{ Bradbury, S. A.
	{ Gordon, Wm. R.		{ Bradford & Folger.
Blackstone, .	{ Putnam, A. A.		{ Curtis, S. S.
	{ Aldrich, H. A.		{ Cole, Frederick W.
	{ Austin, James R.		{ Comey, Henry H.
	{ Allen, Rollin H.		{ Comey, Joseph.
	{ Allen & Lord.		{ Cherrington, L. J.
	{ Alliger Bros.		{ Chamberlain, F. E.
	{ Anderson, James F.		{ Cummings, G. W.
Boston, .	{ Abbott, H. E.		{ Cronan, Joseph J.
	{ Burgess, James M.		{ Cooledge, J. R.
	{ Bullard, Geo. E.		{ Cook, Coleman.
	{ Broughton, N., Jr.		{ Coffin, Henry P.
	{ Brewster, Graves & Wills.		{ Callahan, C. H.
	{ Brown, John N.		{ Cowles, Lovejoy & Co.
	{ Boardman, C. H.		{ Codman & Freeman.

* For additional names, see Addenda on page 504.

<i>Residence.</i>	<i>Names.</i>	<i>Residence.</i>	<i>Names.</i>
Boston,	Coombs, Philip.	Boston,	James, E. W.
	Cole, Oliver H.		Jones, Julius A.
	Cramm, E. P.		Jenney, W. P.
	Cutting, C. D.		Jordan, A. S.
	Cobb, E. W.		Jackson, Charles A.
	Conner, P. W.		Jordan & Lovett.
	Childs, D. W.		Kennedy, T. C.
	Cutler, E.		Kimball, Edward R.
	Cushman, Moses E.		Knapp, Carl.
	Cutting, W. H.		Kemp, Frank B.
	Carpenter, G. O.		Keith, B. R.
	Comey, C. H.		Kinsley, J. W., & Co.
	Churchill, F. A.		Kittredge, E. R.
	Child, D. R.		Lane, Rufus.
	Cartwright, James W.		Lunt, James H.
	Carter, C. W.		Little, S. O.
	Dobson, Isaac F.		Letts, Charles, & Co.
	Dodge, Arthur P.		Lovett, Joshua.
	Dary, George A.		Langmaid, Chase.
	Davenport, William.		Libbey, Moses H.
	Dexter, T. C. A.		Lewis, George J.
	Davis, W. H.		Lovett, H. H.
	DeCosta & Sawyer.		Long, E. J., & Co.
	Dow, Edwin B.		Little, Albert.
	Donald, W. A.		Loring & Clark.
	Driver, G. H. S.		Lovett, A.
	Delano, James H.		Lincoln, William.
	Dalton, Henry R.		Lane & Kendrick.
	Darling, H. E.		Liffler, Charles.
	Dimmock, C. E. W.		Learnerd, G. W., Jr.
	Davis, J. Alba.		Mack, Chas. A., & Co.
	Doane & Crowell.		McCoy, G. M.
	Everett, John.		McLauthlin, M. P.
	Endicott, G. M.		Manton, E. E.
	Eldredge, James T.		Mandell, W. A.
	Ellison, Hollis & Co.		Mansfield, G. T.
	Eastman, G. A.		Moreland, D. S.
	Everett & Peirce.		Macomber, William.
	Fletcher & Bonney.		Meehan, William.
	Frothingham, W. H. S.		March, Clement.
	Frothingham, C. H., & Co.		Murdoeh, Joseph.
	Foster, Albert J.		Merere & Goodrich.
	Freeman & Vinton.		McPherson, E. M.
	French, George P.		Maguire, Patrick.
	Foster & Cole.		Merrifield, H. K., & Co.
	Farnum, G. E. R.		Niekerson, J. A.
	Faunce, George B.		Norris, W. H.
	Fuller, Charles L.		Nash, William H.
	Fuller, Herbert.		Nazro, Chas. G., & Son.
	Fiske, B. S., & Son.		Owens, J. F.
	Gregerson, George W.		Pope, Richard.
	Goodnow, F. C.		Piekering, M. F., & Co.
	Gooding, A. W. B.		Poole, H. J.
	Gotthardt, H. M.		Porter, W., & Co.
	Guiteau, John W.		Porter, John W.
	Guild, George H.		Pendergast, G. H.
	Gates, Albert, Jr.		Pryor, John.
	Gilbert, W. A.		Palmer, Henry M.
	Guild, C. E.		Pollard & Co.
	Goodman, James, & Co.		Phelps, Franklin S.
	Gannett, William P.		Preseott, George B.
	Howard, Charles R.		Putnam, John C.
	Holbrook & Fox.		Pollard, S. S.
	Hobart, A. W.		Remick, J. H.
	Hinekley, Frederick.		Rowe, Richard.
	Heidenreich, E.		Russell & Walley.
	Holman, Edwin.		Reed, Lyman.
	Howe, Samuel B.		Roraback, J. S.
	Hutchings & Vincent.		Reed & Brother.
	Holmes, Bates & Nichols.		Ryder, Francis W.
	Holden, C. W., & Co.		Rosenwald, H.
	Herriman & Whitney.		Reed, T. Frank.
	Hoxie, T. W.		Ricketson, F. T.
	Hayward, C. L., Jr.		Sanborn, E. W., & Co.
	Hodgate, J. M.		Stedman, Francis D.
	Harding, W. B.		Sturtevant, W. L.
	Hayes, Charles H.		Shaw, Charles A.
	Hayes, H. T.		Sage, Dennis.
	Horton, William R.		Smith, E. J.
	Hopkins, Samuel B.		Spaulding, J. J.
	Hildreth, S. B.		Sears, William B.
	Hanson, H. P.		Shillaber, W. G.
	Hovey & Fenno.		Stearns Bros.
	Jackson, Charles E.		Sinclair, A. T.

<i>Residence.</i>	<i>Names.</i>	<i>Residence.</i>	<i>Names.</i>
	Swords, James.	Chelsea, .	Snow, H. Allen.
	Short, H. C.	Chicopee, .	Ferry, Lewis M.
	Sawyer & Blake.	Clinton, .	Dame, John T.
	Sherman, W. F.		Stevens, C. G., & Son.
	Stephens, J. W.		Eastman, S. & S. C.
	Sampson, W. H.	Concord, .	Linder, Thomas.
	Sproat, Charles W.		Warren, Alfred B.
	Sewall, A. W., & Co.	Conway, .	Billings, H. W.
	Sully, John.	Cordaville, .	Day, Forrest E.
	Smith, William V.	Dana, .	Stone, Daniel.
	True, George S.	Danvers, .	Tapley, Charles.
	Tucker, T. W., & Co.		Weston, W. L.
	Twinor, A. T., Jr.	Dedham, .	Marsh, Francis, Jr.
	True, Charles L.		Sumner, Miriek P.
	Tucker, Lewis R.	E. Cambridge, .	Hastings, W. B.
	Toppan, R. W.	Easthampton, .	Clapp, Lafayette.
	Tobin, John M., & Co.		Clapp, N. S.
	Thompson & Reed.	E. Somerville, .	Smith, Sabin M.
	Tilden, Nelson H.	E. Weymouth, .	Sherman, Joseph.
	Thayer, E. F. E.	Everett, .	Cannell, J. H.
	Twombly, L. S.		Yale, William R.
	Thwing, S. C., & Co.		Chase, Benj. A.
	Trowbridge & Tisdale.		Covel, Haffard & Co.
Boston, .	Tisdale, Corkins & Co.		Greene, William S.
	Underhill, E. T.	Fall River, .	Howland, S. D.
	Whorf, E. H.		Palmer, George W.
	Whittemore & Townsend.		Remington, J. A.
	Whiteomb, W. H., & Co.		Slade, John P.
	Wheeler, W. A.		Carleton & Dennis.
	Williams, J. M. W.	Fitchburg, .	Childs, S. A.
	White, Joseph, Jr.		Currier, F. C.
	Whiston, F. G.		Plimpton, M. F., & Co.
	Walker, E. R.		Upton & Willis.
	Walbridge, F. G.	Florence, .	Rummell, F. H.
	Wilkins, Walter F.		Leonard, James F.
	Williams, John R.	Foxborough, .	Smith, Isaac.
	Williams, J. D.		Washburn, G. A.
	Winn, John A.	Framingham, .	Witherell, H. B.
	Winnett & Co.	Freetown, .	Greenwood, J. H.
	Woodman, S. F.	Gardner, .	Bernard, F. W.
	Wolston, John R.		Bray, Azor H.
	Whitney, W. S.	Gloucester, .	Follansbee, H. L.
	Westgate, J., & Son.		Haskell, H. C. L.
	Wells, Charles F.	Grafton, .	Faulkner, Willard.
	Whittemore, B. F.		Lyons, Samuel J.
	Wood, John S.	Greenfield, .	Spring, John F.
	Wills, H. T.		Wells, Alfred.
	Young, W. B.	Gt. Barrington, .	Selkirk, A. W.
Bridgewater, .	Hill, Philip E.		Adams, Edward F.
Brookfield, .	Lowe, Lewis G.		Goodell, Walter S.
	Duell, George S.	Haverhill, .	Spaulding, L. V., & Co.
	Hinekley, Eugene B.		Spaulding, L. V.
Brookline, .	Meredith, J. M.		Smith, J. F.
	Pierce, P. W.	Haydenville, .	Johnson & Morse.
	Barnard, Joel.		Stephenson, L., Jr.
	Boggs, Edwin P.	Hingham, .	Baker, James L.
	Chapman, A. F.	Holliston, .	Allen, Asa.
	Coveney, J. W.		Bartlett, H. H.
Cambridge, .	Fitz, Bros. & Co.		Judd, Charles C.
	Holton, F. L.	Holyoke, .	Parks & Gaylord.
	Sever, C. W.		Sturtevant, A. A.
	Smith, J. A., & Co.	Hudson, .	Rawson, George S.
	Walton, Milton L.		Chapin, Charles M.
	Bird, H., & Co.	Hyde Park, .	Gerry, C. F.
Cambridgeport, .	Buekley, D. A.		Holway, A. H.
	Nash, Samuel.		Perkins, G. Henry.
	Sanders, Samuel.	Jamaica Plain, .	Crosby, James.
	Sawyer, J. S.		George, J. Phillips.
Canton, .	Saunders, G. W.	Kingston, .	Faunce, Sewall A.
	Appleton, George H.		Chadwick, A. C.
	Cheever, Ira.		Childs, Edward F.
	Chase, Edward.		Edwards & Macnell.
	DeBacon, Charles.	Lawrence, .	Norwood, John K.
	Dix, George L.		Partridge, J. L.
	Fletcher, Edmund.		Swan, Albert D.
	Fraser, John.		Webster, S. D.
Chelsea, .	Gould, Jesse.	Lee, .	Chaffee, J. C.
	Jackson, S. S.		Hulbert, Amos G.
	Logan, S. B.	Leicester, .	Denny, Joseph A.
	Loring, I. W., & Co.		Bennett, James.
	Merriam, Otis, & Son.	Leominster, .	Loekey, John M.
	Marsh, S. P.		Cardell & D'Evelyn.
	Norris, D. H.	Lowell, .	Coburn, G. W., & Son.
	Phelps, James T.		Chureh, H. C.

<i>Residence.</i>	<i>Names.</i>	<i>Residence.</i>	<i>Names.</i>
Lowell, .	{ Church, H. W.	Pittsfield, .	{ Dunham, J. N., & Co.
	{ Denny & Hunt.		{ Howe, Samuel E.
	{ Edwards & Page.		{ Miles & Co.
	{ Elliott, George M.		{ Root, A. B.
	{ Hovey, Charles.	Plymouth, .	{ Danforth, W. S.
	{ Hunt, George F.		{ Hall, John T.
	{ Osgood & Eaton.		{ Hathaway, B. A.
	{ Bonnelly, L. H.	Quincy, .	{ Haynes, J. P.
	{ Barrell, Thomas W.		{ Hardwick, J., & Co.
	{ Black, James D.		{ Howland, C. A.
Lynn, .	{ Baker, Ezra.	Readville, .	{ Davis, E. P.
	{ Chase, Lyman.		{ Sawin, T. P.
	{ Gerrish, William H.	Rockport, .	{ Appleton, Z. A.
	{ Johnson, William F.		{ York, N. F. S.
	{ Mudge, Frank N.	Russell, .	{ Pomeroy, William.
	{ Putnam, F. M.		{ Brown, Henry A.
	{ Silsbee & Pickford.		{ Butler, Frank.
	{ Welch, Jacob.		{ Colby, William R.
	{ Metcalf, George A.		{ Daniels, George F.
	{ Merrill, Charles.		{ Derby, John H.
	{ Sawyer, Moses W.		{ Davis, H. H.
	{ Slack, D. E.		{ Johnson, Thomas H.
	{ Reed, E. M.		{ Northey, William.
	{ Gentlee, Thomas P.		{ Nichols, C. S., & Co.
Malden, .	{ Trefry, S. S.	Salem, .	{ Perkins, Thos. B.
Mansfield, .	{ Barnes, William.		{ Kinsman, N.
Manchester, .	{ Maynard, S. B.		{ Kinsman, W. L.
Marblehead, .	{ Warren, W. M.		{ Morrill, Aaron.
Marlborough, .	{ Hammant, Charles.	Salisbury, .	{ Bennett, Clark.
Medfield, .	{ Ayres, John.		{ Blaisdell, Abner.
Medford, .	{ Brown, John.		{ Kendall, Isaac B.
Medway, .	{ Blake, J. A.		{ Porter & Daniels.
Melrose, .	{ Morse, Lyman.	Somerville, .	{ Pray, O. B., & Co.
Methuen, .	{ Fisher, Milton M.		{ Wheeler, George F.
Milford, .	{ Dearborn, S. O.		{ Craig, George A.
Millbury, .	{ Leighton, R. B. & W. F.		{ Stone, Emerson.
Milton, .	{ Parker, James O.	Spencer, .	{ Archibald, Adam.
Nantucket, .	{ Davis, James R.		{ Andrews & Hersey.
Natick, .	{ Parker, George G.		{ Burt, Augustine.
	{ Underwood, O.		{ Chapin, A. W., & Co.
	{ Goddard, Ira N.	Springfield, .	{ Donnelley, Hugh.
	{ Holman, R. N.		{ Fuller, W. A.
	{ Watson, R. S.		{ Foley, M. T.
	{ Barney, Matthew.		{ Gardner, R. W.
	{ Forbush, James M.	Stoneham, .	{ Hill, George A.
	{ Shattuck, John N.		{ Judd & Gray.
	{ Allen, Horatio F.		{ Ladd Bros.
	{ Blakemore, W. B.		{ Moseley, H. E.
	{ Bacon, J. N.	Stoughton, .	{ Porter, James M.
	{ Cobb, A. B.		{ Pynehon, Joseph C.
	{ Curtis, George J.		{ Shaw, E. F.
	{ Hyde, J. F. C.		{ Warriner, S. C.
	{ King, H. F.	Swampscott, .	{ Wright, A. J.
	{ Murdock, Francis.		{ Smith, H. A.
	{ Pearson, F. W.		{ Talbot, J., Jr.
	{ Towne, W. J.		{ Stimpson, D. P.
Newburyport, .	{ Moody, Joseph E.	S. Abington, .	{ Thompson, Waldo.
	{ Almy, Charles.		{ Bates, Jacob.
	{ Cornish, Ivory S.		{ S. Braintree, .
	{ Cook, Samuel H.		{ Frasier, J. R.
New Bedford, .	{ Ellis, J. W.	S. Deerfield, .	{ Boyd, George S.
	{ Gilman, F. L.		{ Boyd & Houghton.
	{ James, Thomas M.		{ Clark, W. E.
	{ Taylor, W. H.	S. Framingham, .	{ Taylor, Stephen.
	{ Van Campen, H.		{ Briggs, Andrew S.
	{ Hamlin, Edward F.		{ Williams, S. A.
	{ Turner, John M.		{ Hartshorne, C. F.
Northampton, .	{ Walker & Christie.	S. Gardner, .	{ Mansfield, J. D.
	{ Rice, Anson.		{ Wakefield, .
	{ Seaver, George A.		{ Wales, .
	{ Gay, George W.		{ Burge, Lorenzo.
N. Adams, .	{ Flagg, Dunham & Wilson.	Waltham, .	{ French, Daniel.
	{ Whitaker, E. D. & C. F.		{ Moore, J. M., & Son.
	{ Taylor, Joseph N.		{ Smith, S. W.
	{ Sandland, Thomas G.		{ Viles, Daniel F.
N. Andover, .	{ Chesman, N.	Wareham, .	{ Hayden, Joseph P.
	{ Hayward, S. A., & Co.		{ Hitchcock, J. F.
	{ Laws, Alfred.		{ Lincoln, W., & Co.
	{ Packard, E. Ellis.		{ Brainard, J. C.
N. Attleboro', .	{ Puffer, Loring W.	Warren, .	{ Ingraham, W. H.
	{ Deland, L. P.		{ Barton, S. R.
	{ Beals, E. S.		{ Johnson, Waldo.
	{ Gardner, Charles L.		{ Jennings, George.
N. Bridgewater, .	{ Andrews, Collins.	Watertown, .	{ Stevens, F. H.
			{ Ellis, Lorenzo M.
			{ Fairbanks, John W.
N. Brookfield, .		Webster, .	
N. Weymouth, .			
Palmer, .			
Petersham, .			

<i>Residence.</i>	<i>Names.</i>	<i>Residence.</i>	<i>Names.</i>
Westborough, .	{ Fayerweather, J. A. Kittredge, C. B.		{ Colton, Samuel H. Clough, B. F.
	{ Bush, Andrew L. Foote, William H.		{ Dexter, William H. Estabrook & Smith.
Westfield, .	{ Leonard & Lyman. Robinson, R. B.		{ Field, George P. Fitch, Dana K.
	{ Whitney, M. B. Hunt, E. W.		{ Howland, S. A. Kendall, John G.
Weymouth, .	{ Richards, Elias. Goodwin, A. E.		{ Laughna, W. O. Millay, G. A.
W. Amesbury, .	{ Little & Lancaster. Ober, J. E.		{ Monroe, A. C. Miles, Chas. M.
W. Medford, .	{ Wiggan, J. Howard. Dudley, E. M.		{ Montague, J. S. Parks, L. C.
W. Roxbury, .	{ Cobb, A. D. Kimball, D. W.	Worcester, .	{ Pond, O. N., & Co. Parker, A. M.
Winchester, .	{ Prince, James H. Rust, Charles M.		{ Rice, Abner. Rawson, E. A.
Winchendon, .	{ Barnes, D. H. Davis, William F.		{ Rawson & Morse. Rice, Peter.
	{ Horton, Sparrow. Porter, B. T. H.		{ Stoddard, E. B. Smythe, W. A. S.
Woburn, .	{ Robie, Toppan. Barbour, W. C.		{ Smith, W. A. Tucker, C. D.
	{ Ballard, Charles. Bonnell, J. B.		{ Upham, Roger F. Whipple, Franklin.
Worcester, .	{ Cooledge, Augustus. Currier, Aug. N.		{ Washburn, J. D. Otis, George, & Co.
		Yarmouth Port,	

ADDENDA.

	{ Baker, Chas. T. Beattie, W. A.	Jamaica Plain, .	Stockman, Thos. M.
	{ Fox, Jacob. Knight, A. Brooks.	Newton, .	{ French, James W. Grinnell, L.
Boston, .	{ Rhoades, Sam'l H. Smith, F. H.	New Bedford, .	{ Winsor, W. P. Mann, Seth, 2d.
	{ Sprague, E. H. Webber, J. H.	Randolph, .	{ Searles, Charles H. Crane, W. C.
Cambridge, .	{ Burnham, Edward. Downing, O. E.	Saundersville, .	{ Briggs, Andrew S. Wilmarth, Nathan.
Chelsea, .	{ Adams, John. Johnson, R. B.	Somerville, .	{ Brown, F. D. Kendall, Charles B.
Holbrook, .		Taunton, .	
Holyoke, .		Webster, .	
		Worcester, .	

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